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LONDON: WARD, LOCK, AND Co., SALISBURY SQUARE, E.C.

THE GREAT TONTINE.

I Nobel.



BY

HAWLEY SMART,

AUTHOR OF "BROKEN BONDS," "BOUND TO WIN,"
"SOCIAL SINNERS."

"For dice will run the contrary way,
As well is known to all who play,
And cards will conspire as in treason."

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L. Gary

8. 44



CONTENTS.

Prologue.

CHAPTER I.

| | | | | | | |
|--------------------|-----|-----|-----|-----|-----|-----------|
| THE POOL AT ÉCARTÉ | ... | ... | ... | ... | ... | PAGE 9 |
|--------------------|-----|-----|-----|-----|-----|-----------|

CHAPTER II.

| | | | | | |
|----------------------------|-----|-----|-----|-----|----|
| THE FOUNDING OF LLANBARLYM | ... | ... | ... | ... | 22 |
|----------------------------|-----|-----|-----|-----|----|

CHAPTER III.

| | | | |
|---------------------------------------|-----|-----|----|
| MR. CARBUCKLE ENSNARES ANOTHER VICTIM | ... | ... | 36 |
|---------------------------------------|-----|-----|----|

The Drama.

CHAPTER I.

| | | | | | |
|--------------------|-----|-----|-----|-----|----|
| TWENTY YEARS AFTER | ... | ... | ... | ... | 49 |
|--------------------|-----|-----|-----|-----|----|

CHAPTER II.

| | | | | | |
|-------------------------------|-----|-----|-----|-----|----|
| LAWYER PEGRAM BEGINS HIS GAME | ... | ... | ... | ... | 61 |
|-------------------------------|-----|-----|-----|-----|----|

| CHAPTER III. | | PAGE |
|---|--|------|
| MISS CATERHAM HAS A VISITOR | | 70 |
| CHAPTER IV. | | |
| "OH! MY LOVE IS A SAILOR-BOY" | | 81 |
| CHAPTER V. | | |
| MISS CATERHAM HAS ANOTHER VISITOR | | 91 |
| CHAPTER VI. | | |
| A CONSULTATION | | 101 |
| CHAPTER VII. | | |
| LAWYER PEGRAM'S VIEWS OF A COMPROMISE | | 114 |
| CHAPTER VIII. | | |
| OLD MR. KRABBE | | 126 |
| CHAPTER IX. | | |
| THE LAWYER VISITS THE VISCOUNT | | 135 |
| CHAPTER X. | | |
| ROBERT PEGRAM DINES IN THE VICTORIA ROAD | | 146 |
| CHAPTER XI. | | |
| THE VISCOUNT SPEAKS TO TRIXIE | | 159 |
| CHAPTER XII. | | |
| THE SCENT GROWS COLD | | 171 |
| CHAPTER XIII. | | |
| RINGWOOD REPORTS PROGRESS AT KEW | | 180 |
| CHAPTER XIV. | | |
| THE ANNOUNCEMENT OF TRIXIE'S MARRIAGE | | 188 |

CHAPTER XV.

| | PAGE |
|--|------|
| MRS. LYME WREGIS SUMMONS JACK PHILLIMORE TO THE FIELD | 198 |

CHAPTER XVI.

| | |
|---|-----|
| MR. PEGRAM ANNOUNCES HIS MARRIAGE | 210 |
|---|-----|

CHAPTER XVII.

| | |
|---|-----|
| A DINNER AT THE "WYCHERLEY" | 220 |
|---|-----|

CHAPTER XVIII.

| | |
|--|-----|
| JACK PHILLIMORE RETURNS FROM MALTA | 229 |
|--|-----|

CHAPTER XIX.

| | |
|--|-----|
| THE YOUNG DETECTIVES | 242 |
|--|-----|

CHAPTER XX.

| | |
|--|-----|
| JACK PHILLIMORE AT RYDLAND | 252 |
|--|-----|

CHAPTER XXI.

| | |
|--|-----|
| DEATH OF MISS CATERHAM | 265 |
|--|-----|

CHAPTER XXII.

| | |
|---|-----|
| SAM HEMMINGBY PUZZLED | 275 |
|---|-----|

CHAPTER XXIII.

| | |
|---|-----|
| "CLOUDS ON THE HORIZON" | 284 |
|---|-----|

CHAPTER XXIV.

| | |
|---|-----|
| BOB PEGRAM'S PERPLEXITIES | 295 |
|---|-----|

CHAPTER XXV.

| | |
|--|-----|
| MEETING OF BEATRICE AND MARY | 306 |
|--|-----|

CHAPTER XXVI.

| | |
|---|-----|
| JACK TACKLES THE LAWYER | 317 |
|---|-----|

CHAPTER XXVII.

| | | | | | |
|-------------------------|-----|-----|-----|-----|-------------|
| KEEN HANDS AT A BARGAIN | ... | ... | ... | ... | PAGE 330 |
|-------------------------|-----|-----|-----|-----|-------------|

CHAPTER XXVIII.

| | | | | | |
|---------------------------|-----|-----|-----|-----|-----|
| NO ESCAPING ONE'S DESTINY | ... | ... | ... | ... | 342 |
|---------------------------|-----|-----|-----|-----|-----|

CHAPTER XXIX.

| | | | | | |
|------------------|-----|-----|-----|-----|-----|
| TERENCE FINNIGAN | ... | ... | ... | ... | 349 |
|------------------|-----|-----|-----|-----|-----|

CHAPTER XXX.

| | | | | | |
|------------------------------|-----|-----|-----|-----|-----|
| BEATRICE REGAINS HER FREEDOM | ... | ... | ... | ... | 350 |
|------------------------------|-----|-----|-----|-----|-----|

CHAPTER XXXI.

| | | | | | |
|------------------------------|-----|-----|-----|-----|-----|
| EXPOSURE OF THE PEGRAM FRAUD | ... | ... | ... | ... | 372 |
|------------------------------|-----|-----|-----|-----|-----|

CHAPTER XXXII.

| | | | | | |
|-----------------------------|-----|-----|-----|-----|-----|
| MARY PENETRATES THE MYSTERY | ... | ... | ... | ... | 384 |
|-----------------------------|-----|-----|-----|-----|-----|

CHAPTER XXXIII.

| | | | | | |
|---------------|-----|-----|-----|-----|-----|
| WEDDING BELLS | ... | ... | ... | ... | 398 |
|---------------|-----|-----|-----|-----|-----|





THE GREAT TONTINE.

PROLOGUE.

IN THREE CHAPTERS.

I.

THE POOL AT ÉCARTÉ.

EIGHTEEN hundred and sixty. Twenty years ago, my brethren. Ah! what memories that conjures up for many of us. Twenty years ago, when, however reckless might have been the revel of the preceding night, we sprang from our beds no wit the worse for it; when valsing, cricketing, and racket-playing entered prominently into our lives. Now the racket-court knows us no more; we look on at "Lord's"; and as for dancing, regard it as a weariness of the flesh past endurance.

Twenty years ago the "pattens" were ringing over the flooded and frozen marsh-lands round about Croyland, Peterborough, and the Fen country, and in London the waters of the parks were crowded with skaters. Big scores were made amongst the wild-fowl by those who embarked

on the arduous sport of duck-shooting. It was a bitter cold winter, and cock, curlew, teal, and widgeon were numerous in the land.

Twenty years ago Louis Napoleon was at the zenith of his power, the Imperial court in the meridian of its splendour. The Austrian had bit the dust at Solferino but a few months before, and Europe, to some extent, regarded the third Napoleon as the arbiter of its destinies. Peace or war, it was deemed, depended pretty nearly on the dictum of the French emperor. Signs of discord were rife in the great Western Republic, though few could have imagined the stupendous struggle that another twelve-month would see her committed to; when for four years the North and the South wrestled so fiercely for the mastery, resulting in the ruin of the latter, and the doing away with the bondage of—that bone of contention—their black brother. There were plenty of clever men upon both sides who, in the words of Mr. Lowell,

“Thought the Union hoops were off;”

but, amazing as were the resources displayed on both sides during that terrible four years, more amazing still is it, in the present day, to see how completely the traces of perhaps the greatest rebellion in modern history have been obliterated.

Twenty years ago, and men were striving to penetrate the inscrutable mystery of the “Road” murder—a mystery destined to be solved some few years later, and affording a melancholy instance of to what terrible lengths a morbid, hysterical temperament may carry a maiden.

Twenty years ago sporting England was absolutely convulsed concerning the great international prize-fight between Sayers and Heenan. Senators and peers—and scandal even contended bishops—left their beds betimes, and were whirled down into the Hampshire country that

bright April morning to witness the last great gladiatorial exhibition of the cestus, to witness the sturdy Brighton bricklayer for some two hours confront the American athlete on that little patch of grass near Farnborough—last supreme flicker of the prize-ring previous to its fading away and becoming a lost relic of a past civilization, a civilization of hard swearing and hard drinking chartered by society.

On the turf the yellow jacket and the black cap of the Grosvenors was to the fore, as it is now, although the colours in those days were not borne by any scion of the house of Westminster. Mr. Merry's Thormanby won the Derby, and like a loyal representative, the member for Falkirk Burghs telegraphed the glad news to his constituents—

“Three forty-two—Thormanby has won.”

They were on to a man, and equal to the occasion. In a few minutes back came the response—

“Three fifty-eight—Falkirk Burghs is drunk!”

Twenty years ago Herbert Phillimore, fifth Viscount Lakington, found that he had reached his twenty-sixth birthday and the end of his tether. There had been no bolder plunger on the race-course for the last two or three years. At first the London world rang with stories of the wondrous *coups* brought off by Lakington. They declared that he swelled visibly after a settling day at Tattersall's, that he was perfectly distended with bank-notes, and rumour declared Coutts's Bank was kept open a couple of hours after time expressly to receive the Viscount's winnings. The turf world marvelled greatly. “The cleverest young one that has ever been out,” muttered some. “How on earth does he get his information?” murmured others. The bookmakers said nothing, but

continued doggedly to lay him shorter odds than ever. The bubble soon burst, as it has burst many a time before. The Viscount was no more astute than his fellows, nor blessed with any extraordinary sources of information. It was simply luck. For a short time he could do no wrong, and being, as before said, a very bold better, he swept large sums out of the ring; but, after the custom of most successful gamblers, spent the money lavishly as he had won it lightly. But although not exceptionally clever, Lord Lakington was no fool. It did not occur to him to retire when the smash came, to drop Ascot and Newmarket, to turn over a new leaf, and attempt to live upon what was left of his income; but he quite recognized that something must be done, and that the sinews of war must be raised from other resources than his own in future. He fell back, as might have been expected, upon the usual expedient of unmarried and impecunious nobility—the marrying of money. A popular, good-looking fellow of six-and-twenty, who can place a coronet on his bride's brow, has not long to seek for such opportunity. The amalgamation of rank and wealth is a natural law of civilization, and the majority of coronets would look dingy and battered were it not for opportune re-gilding by inter-marriage with the plutocracy. Lord Lakington was not long in finding a young lady who combined all the necessary qualifications, and once more the London world marvelled at his extraordinary luck.

“Confound it,” exclaimed Sir Gerald Fitzpatrick, who had been hawking his graceless self and baronetcy in the matrimonial market for the last five years unsuccessfully, “there never was such a fellow; he positively can't really lose. What does it matter dropping thousands on the turf when you marry millions to wind up with?”

Lakington was indeed fortunate. He had carried off the great matrimonial prize of the season from a host of

competitors. A quiet, lady-like girl, who, without being a beauty, was still quite sufficiently good-looking; but whose greatest charm, probably, in the eyes of the world was that she was the only child of Anthony Lyme Wregis, the great financier. To define what Mr. Lyme Wregis was, was pretty nearly as difficult as to say what he was not. He seemed to have a finger in pretty nearly every big speculation that was afloat. His enemies—and successful men are sure to have plenty of these—declared that he was a “salter of diamond fields,” promoter of “bogus” silver mines, phantom railways, and every description of bubble speculation that filled the pockets of those that started them at the expense of the unfortunate dupes that took shares in them. However, whatever he touched turned to gold, and in this year of grace eighteen hundred and sixty he had given a park to the people, built unto himself a palace at Fulham, and was reputed to be worth more than a million of money. The Viscount’s marriage was to take place the week after Ascot, and the noble bridegroom, in conjunction with three kindred spirits as reckless as himself, was at present staying in one of those pretty little houses that lie dotted around the village of Bracknell, and which had been taken by the quartette for the races.

It is the evening of the “Cup” day, and the party, having finished their rubber, are lounging at the open windows of the drawing-room, and languidly discussing the results of the fierce combat they have waged with the knights of the pencil the last three days. It had been a wet Ascot, and, as all racing men know, that is wont to upset the cleverest calculations. Thoroughbred horses are as capricious as fine ladies, and are, many of them, as difficult to follow in their vagaries. Some of them are not able to gallop through “dirt,” while there is, on the other hand, the “mud-larker,” who revels in it; so that

upon the whole the Viscount and his friends have not been having a particularly good time of it.

"How did you come through to-day, Lakington?" asked Sir Gerald Fitzpatrick.

"Only so so," replied the Viscount: "I had a pretty good win over Brown Duchess in the New Stakes, but I knocked it all down afterwards, and a bit more besides. I am fourteen hundred and fifty out, and shall have to bet in earnest to-morrow if I am ever to get home. What did you do yourself, Gerald?"

"A poor devil like myself, you see, has to be careful, and when I plunge I want to know a good deal about it. I had one good thing this 'meeting,' and I went for the gloves on that."

"Hang it, what was its name?" cried Bertie Fortescue, a captain of a Dragoon regiment, just home from hunting down mutinous sepoys through the Oude country and round about Lucknow.

"The Gold Cup. I laid seven fifties to four against Promised Land, fielding to my last sovereign. One of the best things I know in racing is, when you *do* find a speedy coward, never to miss betting against him, and that is just what the Land is. Whenever he is caught he is beaten, and I thought Rupee, or Butterfly, would get to him somehow; and, as you saw, the moment he found them at his girths back went his ears, and he cut it."

"Then I presume you mean laying against the Promised Land to-morrow in the Queen Stand Plate?" observed Fortescue.

"Just so," replied Fitzpatrick: "and though I may be caught occasionally, you'll see I shall be a pretty good winner in the long run; that sort of horse is always being made a strong favourite by the public, and the thief usually lets them in, as well as all connected with him. It was Fred Chichester of your corps put me up to that wrinkle.

By the way, what has become of Fred? he is not in the regiment now, is he?"

"No; he sold out and got married after the Crimea, and I believe altogether made a deuce of a mess of it. Whether fired or not by Fred's example I can't say, but his father thought proper to commit matrimony on his own account. Rather rough upon Fred, I'll admit; but he need not have complicated things by quarrelling with 'the governor' about it. Whether it was sheer vindictiveness or not I can't tell, but the old gentleman succeeded in begetting a son before the twelvemonth was over; he can do what he likes with his property, and I am afraid there was considerable curtailment of Fred's resources. However, Chichester took none of his old cronies much into his confidence, but disappeared, and I believe is at present living quietly somewhere on the continent."

"I say," suddenly exclaimed Carbuckle, a rising barrister, who was rapidly making for himself both a name and a practice on the Home Circuit, "have any of you taken shares in the 'Great Tontine'? What does your father-in-law, that is to be, think of it, Lakington? Does the scheme commend itself to the great financier?"

"Well," replied the Viscount, laughing, "as it so happens I did mention the subject to him. Now, as you know, he is no racing man—never troubles his head about it, in short; but, with a view, I presume, to suit my limited apprehension, he put his opinion of that scheme into turf vernacular. He described it as backing a yearling entered for the Derby to be run when he was twenty years old, and remarked further that he looked to turning his money over a good many times, and making a good deal of it, between this and then."

"Well, I don't know, I rather like the idea myself. It commends itself to my mind as putting away something for one's old age," observed Fitzpatrick.

"A very broken reed to trust to, Gerald, and I most sincerely hope that you'll have a good deal more than that to fall back upon in the days to come."

"But what on earth is it?" exclaimed Fortescue. "Pray explain to me what is the meaning of the 'Great Tontine.'"

"The 'Great Tontine,' my dear Fortescue," replied the barrister, "is a scheme for the benefiting of society, as originated in the fertile brain of Mr. Salisbury, the great operatic impresario. He has discovered that London has no opera house worthy of the greatest metropolis in the world. He proposes to at once remedy this state of things by erecting one completely furnished with all the newest mechanical inventions of the age. The artistes' dressing-rooms are to be boudoirs, the green-room a drawing-room, and the auditorium a paradise; stock scenery is all to be found, painted by the leading academicians; plans are to be immediately called for from all our leading architects, and submitted for approval to the Board of Direction, which will comprise men eminent for their taste and thorough knowledge of all theatrical requirements. A suitable site will be selected, and the estimated trifle of one hundred and sixty thousand pounds will be raised by the 'Great Tontine,' and that is simply the issuing of sixteen hundred shares of one hundred pounds a-piece. For every hundred pounds share you take you must nominate a life, not less than sixty years old, that is, you must give the name of some person who has attained that age—any one you like; but he or she representing the hundred pounds share must have attained the sixtieth birthday, and a copy of the baptismal register, and the name of the place where he or she was baptized, must be stated upon application for shares."

"And you may take as many shares as you please?" asked Fortescue.

"Quite so," continued Carbuckle; "and name one life for the whole lot, or give a different name for each share. Now, you see, it is considered, that as all these lives start at sixty years of age, in twenty years there will be very few, if any of them, left."

"And the holder of the last life takes the pool," cried Gerald Fitzpatrick. "It's just like playing pool, you see, only you can't star; your life may be fluked out in a railway accident, or at a crowded crossing. By Jove! it would be rather exciting to find one's self one of the last half-dozen left in."

"Don't interrupt, Gerald," exclaimed the barrister pettishly; "I want to make Fortescue thoroughly understand Mr. Salisbury's great conception. The sixteen hundred shares being all taken up, and the names attached to them being all carefully registered, and the necessary inquiries into all the said lives being *bonâ-fide* sixty years of age, the 'Great Tontine' begins. With the capital thus acquired the opera house is at once commenced, and in about two years should be finished and in full swing. As soon as that takes place five per cent. per annum is to be paid to the shareholders. This, of course, represents his rent to the lessee of the new opera house. Five per cent. on one hundred and sixty thousand pounds represents eight thousand a-year. As the lives lapse their nominators lose all interest in the affair, and the rental is divided amongst those shareholders whose nominees are still living; consequently, those fortunate enough to have made long-lived selections find their income increasing annually. The last eight, for instance, will be drawing a thousand a-year interest on their hundred pounds share; the last two will have increased to four thousand a-year; while the shareholder who has nominated the final life becomes the proprietor of the whole."

"That is exactly what I say," interposed Fitzpatrick.

"I call it making a very suitable provision for your old age. Any of us, for instance, putting in our hundred pounds now, there is a prospect of coming into eight thousand a-year at fifty or thereabouts."

"A very distant prospect, a very dim and hazy prospect," said Lakington, smiling. "No, upon the whole, Gerald, I'd rather trust to picking out the winner of the 'Wokingham's' to-morrow, and put my hundred on that, than put it into the 'Great Tontine.'"

"Yes," rejoined Carbuckle, meditatively; "a hundred pounds is a good deal of money to put into such an everlasting lottery as this."

"But," replied the ever-sanguine Fitzpatrick, "look what a price it is! Treble events are nothing to this."

"I recommend you to bear in mind, Gerald, the advice of the Nestor of Danebury," exclaimed the Viscount, laughing: "never be seduced into losing your money by taking those very long odds."

"Advice for advice," rejoined Fitzpatrick, gaily. "Keep this in your memory, never waste your breath preaching prudence to an Irishman. A hundred, as we have all in our great wisdom determined, is a deal of money. That reflection would probably have been of more use if it had occurred to us in the beginning of the week; but I cannot see what old Johnson called the 'potentiality of riches' escaping the grasp of four gentlemen so eminently calculated to disburse them. I have my little scheme, and it is worthy of Salisbury himself. If one hundred is too much, as Lakington in a paroxysm of prudence seems to have determined—he will probably have a monkey on that good thing in the Wokingham's to-morrow—what do you say, my brethren of misfortune, to a pool at *écarté* for 'ponies'? The pleasant but lively 'pony' can hurt nobody."

"Nonsense, Gerald, an *écarté* pool of four will last all night perhaps," replied Lakington.

“I rise to the occasion, and will show you how to settle it in three games. We put in twenty-five pounds a-piece, and run it off like a coursing meeting. Draw a card each of you ; the two highest first play together, then the two lowest, and then the two winners ; and I propose that whoever wins the pool be solemnly pledged to invest that hundred in the ‘Great Tontine.’ ”

A roar of laughter greeted Fitzpatrick’s proposition, and amidst a considerable amount of chaff the other three assented to the arrangement. That the baronet was subsidized by Salisbury to promote the “Great Tontine” was insisted on ; but his plan for curtailing a pool at *écarté* was pronounced ingenious, and, as the Viscount observed, like railway whist, had the great merit of enabling you to win or lose money considerably quicker than by the ordinary method. The first two players were Lakington and Carbuckle, and the game terminated in favour of the Viscount. Fitzpatrick and Fortescue then did battle, and the baronet holding big cards speedily disposed of the dragon.

“Come on, Lakington,” cried Gerald ; “shake up the Saxon phlegm of you. It’s your misfortune, not your fault, that you were not born with an Irishman’s imagination ; on me sowl, I feel I am going to play for eight thousand a-year this minute, while to your prosaic mind it merely represents a game for a hundred, I’ll go bail.”

The Viscount smiled as he took his place, and it really seemed at first as if Fitzpatrick would have his hankering for a share in the “Great Tontine” gratified. He marked the king and scored a “vole” right off to begin with ; but the next hand Lakington made the point, and continued to creep up one at a time, until the game stood three all. The next deal Fitzpatrick scored the trick, and the game stood thus : Fitzpatrick four, Lakington three ; and now occurred a curious phase in the contest, in which scientific

reticence on the one hand triumphed over careless confidence on the other. Lakington dealt, turning up a small diamond; Fitzpatrick took up his hand and found it consisted of queen and knave of trumps, king, queen, and ace of spades. A hand good enough to play at any time without proposing, and Fitzpatrick led, as a matter of course, with the king of spades. The Viscount happened to hold the king and eight of trumps, two small clubs, and one small spade. He of course played his small spade, and masked his king, that is to say, refrained from marking it. Gerald fell headlong into the trap; jumping to the unwarrantable conclusion, that because his adversary had not marked his king he had not got it, he led his queen of trumps, which of course fell to the Viscount's king, who thereupon led a small club. This forced his adversary's knave of trumps; and when Fitzpatrick led his queen of spades the Viscount of course roughed it with his small trump, and his remaining club was naturally good. This gave him the trick, and his antagonist having played without proposing he was entitled to score two for it, which made him game.

"Good gracious, Gerald," exclaimed Carbuckle, "what possessed you to fool away the game like that? If you had only gone on with the spades you couldn't have lost it."

"Too true, too true," rejoined Fitzpatrick, ruefully; "but, on my oath, if any of ye had felt as near eight thousand a-year as I did that minute ye'd have taken the nearest way to it, though, maybe, it wasn't the safest. Was it likely I'd get justice to Oireland setting down to play with three Sassenachs?"

"You are as hard to satisfy as others of your countrymen; you'd not cultivate the land if we gave it you. I dealt you winning cards; you have only yourself to blame if you won't play them properly," retorted the Viscount.

“I’ll say no more,” rejoined Gerald; “but remember, Lakington, you are pledged to put that hundred into the ‘Great Tontine.’ I have the strongest presentiment that you will eventually win it. It will be so like the luck of the Fitzpatricks to have chucked eight thousand a-year out of window. Anyway, I am the first of the family who ever staked as much on a hand at cards. And now I’m off to bed; I can’t do the family estates any more mischief after that. I shall dedicate the next twenty years or so of my life to the framing of a compensation bill to be presented to Viscount Lakington, the then owner of the new Royal Italian Opera House.”





CHAPTER II.

THE FOUNDING OF LLANBARLYM.

TWENTY-THREE years ago the now fashionable watering-place of Llanbarlym on the north coast of Wales, and somewhere in the vicinity of the Orme's Head, was nothing better than a little fishing village; but at last the great colonizing agent of our times—the railway—touched it; and then visitors, at first in twos and threes, soon to be increased to shoals, poured in upon it. Explored in the first instance by artists or by tourists, to whom well-known beaten tracks were distasteful, its fame rapidly spread as a quiet, pleasant little place in which to pass the summer holidays, and drink in the invigorating sea breezes. Soon the modest inn no longer sufficed for its requirements, and some enterprising speculator rapidly ran up an hotel, which proved so successful that he speedily followed it up by building other houses, quickly taken off his hands by that rapacious race who undertake to find food and lodging for the stranger on such seasons. Now there were plenty of quick-eyed, shrewd men in the country towns, standing a few miles inland from Llanbarlym, who saw that the place had a future before it, and was evidently well on the road to develop into a fashionable watering-place. To those who

dealt in bricks and mortar it was clear that there was much business to be done, and much money to be made over its growing up. Llanbarlym the fishing-village was a thing of the past. Llanbarlym the watering-place was yet to be created. Plenty of speculation to be done in building and land was patent to all who thought about the matter, and it so happened that a good deal of the surrounding soil was the property of small and needy freeholders. Even Squire Griffiths, who was the big landowner connected with Llanbarlym, was a man who, having lived in his youth "not wisely, but too well," found himself a necessitous person in his old age. He was usually in desperate straits for money, and infinitely preferred the bartering of his acres for a fair price now, to waiting some ten or twelve years on the probability of their trebling in value.

Amongst the little knot of land-dealers, builders, surveyors, architects, and others who busied themselves so earnestly about the development of Llanbarlym, there were none more keenly interested than Mr. Paul Pegram, a solicitor residing in a country town some twelve miles from the budding watering-place. Mr. Paul Pegram, albeit a sharp and a somewhat unscrupulous practitioner, had arrived at the age of forty without in his own opinion having done much good for himself. He was not a popular man; and though the Welsh have the reputation of being a somewhat litigious people, they at all events put their litigation but sparsely into Mr. Pegram's hands. He was a man of very humble extraction, his father having been a cattle-jobber, who, though with no learning, had been deemed a hard-headed, clever hand at a bargain. He died very proud of having brought up his son as a "professional gentleman," and of leaving some four thousand pounds behind him. Mr. Paul Pegram had all the old man's instincts. He was frugal, careful of money, anxious to

turn his capital over, and prepared to drive quite as hard bargains as ever his father had done; and he, moreover, possessed one quality which, in his own eyes, ought to have been of material assistance to him in the acquisition of wealth. As long as he kept within the law he was not in the least particular how he should acquire riches. It was perhaps his very liberal views with regard to his moral obligations that made him so much less successful than his father. As the neighbours said, "old Bob Pegram might be a very skinflint at a deal, but his word was his bond." That he had covenanted to do he punctiliously performed; but with Paul Pegram the case was different. He was certain to shuffle out of his part of the contract afterwards if possible. He sold his law, too, much dearer than his brethren of the profession, and "as long as a bill of costs of lawyer Pegram" was quite a cant phrase in his native town. He had acquired, in short, the unfortunate reputation of being a man a little too sharp to safely have much to do with. In one respect only had Mr. Pegram so far succeeded in life, and that was in his marriage. Some twelve years ago he had persuaded Mrs. Marigold, widow of the whilom landlord of the "Red Lion," to become his wife. She was ten years older than he was, but she brought him a thousand in palliation of each of those extra years. She had borne him but one child, a son, named Robert after his grandfather, now about ten years of age, and destined eventually to follow in his father's profession.

Paul Pegram threw himself heart and soul into the development of Llanbarlym. This was the sort of speculation that he had been waiting for all his life. It had special attraction for him.

He had some time before stumbled across an old book which gave some curious facts on the growth of London, and the enormous increase in the value of land as the

great city spread over it. He had read therein how a Grosvenor, by marriage with a Miss Davies, had acquired two farms on the Kensington road, and how those farms now constituted Belgravia, probably the richest estate in the United Kingdom. He found, further, that the manor of Tyburn was originally sold for seventeen thousand pounds, and what that veritable gold-field of the Portland family might be worth now would be difficult to estimate. Thinking over these things made him curious about the growth of cities and the fortunes that must be constantly made. Like a quick-witted speculator, he set to work betimes to buy building lots. He had read how fifty years ago Melbourne was a swamp, and now he wondered what an acre might be worth in the centre of that city. He thought of Brighthelmstone, and marvelled who were the shrewd men who, foreseeing its development into the Brighton of to-day, bought up the land around it. If he could but only get such a chance; and now, here it was ready to his hand. There was land to be bought now at between thirty and forty pounds the acre around Llanbarlym, which before very long might be worth, in his opinion, six or seven times the price.

He was early in the field, foreseeing what the railway would do for the place. He determined to sink all the money he could lay his hands upon in this speculation. Even if his forecast of its future should prove incorrect, the land would always remain to him, and be worth not so very much less than he should now be compelled to give for it. Before even the railway had been completed he had sought every opportunity of advancing money to the small freeholders, who struggled hard and with indifferent success to get a living out of their little properties. Cultivators of three or four acres apiece, who, though eking out their pittance by working as day labourers on occasion, yet lived a very hand-to-mouth existence,

and were constantly in sore straits for a little ready money. But no sooner was the railway actually completed, than Paul Pegram lost no opportunity of tempting these poor people with what seemed to them high prices for their holdings right out, or offers of what they regarded as liberal loans on mortgage; the consequence of which was, that he had not only actually acquired a considerable amount of land right out, over which he deemed the future town of Llanbarlym must eventually spread, but was also the holder of heavy liens on a good deal more. The devouring of these unfortunate debtors Mr. Pegram postponed till such time as building should be in progress upon his own adjoining property.

During the next three years Llanbarlym thrived and grew in a manner that quite surpassed the expectations of those interested in its extension. The annually-increasing throng of visitors had brought settlers in their wake. Lodging-house-keepers and shopkeepers flocked from surrounding towns to start in business in the new watering-place. The first hotel was already dwarfed by a gigantic rival, which, in its turn, was about to be o'ertopped by a Limited Liability Caravanserai, now in course of erection. Bathing-machines of course made their appearance. Plans for a most imposing structure for baths of all descriptions were already drawn out. Squares, even, had been marked out, and, though as yet unbuilt, were deemed by no means visionary in the minds of Pegram and some three or four other speculators who acted with him. In Mr. Paul Pegram's office at Rydland hung a map, in which the Llanbarlym of the future was depicted, in colours sanguine as those in which the famous city of Eden was exhibited in the chart of Mr. Scadder. Still, arguing from the very rapid progress of the last three years, it was by no means improbable that the assembly-rooms, theatre, squares, and terraces would come with time.

Not only had Paul Pegram already made money, but he saw the land he acquired increasing rapidly in value. In short, should Llanbarlym continue to prosper, as there was every reason to suppose it would, in the course of a few years he would become a rich man. But three years of successful speculation had wrought a curious change in Paul Pegram's character. The shrewd, unscrupulous money-grubbing attorney of 1857 had developed into a daring speculator in '60. Keen to turn money he had ever been, but it had been after a careful, prudent manner, in which he ran little or no risk, but in which the profits were proportionately small. His success had given him confidence. He who, only a little while back, had deemed himself an unlucky man, now believed in his star as implicitly as Napoleon. As his money grew, so did the thirst for its acquisition. He scorned investments, the profits of which would have amply contented him but a little time back. He longed for the time when his capital should have so far extended as to enable him to pursue his speculations not only on a larger scale, but in other fields than Llanbarlym. He was smitten with the rabies of speculation, as men were in those great railway days when Hudson was king. He gloated over the record of the doings of such men as Vanderbilt and Jay Gould of New York, or of the great Mr. Lyme Wregis on our own Stock Exchange, and panted to be "in a corner on Erie's," or "a big rise in the Comstock Lode."

"Forty-two," muttered Mr. Pegram to himself, as he stood with his hands in his pockets in his office at Rydlands, staring at the map of Llanbarlym with a sense of exultation. "Forty-two; yes, it was late in life for a man's chance to come, and there is no time to be lost; but I am pretty tough, as all our breed are, thank God. Father worked hard all his life, but he saw seventy-three, and was a good man to the last. Yes; I suppose I can

reckon on a matter of thirty years, and there is a deal of money to be made in that time ; only let Llanbarlym go on as it is going now, and I'll have a good many more irons in the fire before another five years are over ; and Bob, my boy, I will see you a country gentleman and a member of Parliament before I die. Oho ! " continued Mr. Pegram, with a chuckle, " cattle-jobber, attorney. member for the county. I wonder what grandfather was ; of no great account, I fancy, so I'll not inquire."

Another curious little bit of good fortune fell to Mr. Pegram about this time ; and, in all probability, led ultimately to the prominent part that he is destined to play in this history. There existed in Rydland, as there no doubt does in many other country towns in the kingdom, a reading-room. It could hardly aspire to the title of a club, but was a large room in which one might see the papers, and all the principal periodicals. It was supported by all the leading townspeople, and a sprinkling of the surrounding farmers and clergy. It was as tranquil and well-regulated a little club-room as could be well imagined. Still, it would be hard to find any such community in England in which some few of the members were not imbued with a taste for sport. No card-playing, or betting, or anything of that description ever went on there ; but every year, when May came round, the members indulged in the excitement of a mild Derby "sweep." They were not very numerous, so that even when the sovereigns were all collected, the winner did not find himself in possession of a big sum of money. Mr. Pegram knew nothing whatever about racing, nor did it interest him in any shape whatever ; but he had for several years unsuccessfully put into this lottery. This identical year 1860 he drew the winner. He exulted over this in a manner quite incommensurate with his gains. He had felt a superstitious curiosity about the result. It was confirmative to him

that his star was in the ascendant. Like other spoilt children of fortune, Paul Pegram began to deem himself infallible. He set up for himself a somewhat fallacious creed, that there is a certain amount of good and of evil fortune apportioned to every man in this life, and that the clever man is he who recognizes when his luck sets in.

In the beginning of June there arrived in Mr. Pegram's office a dark, rather flashily-dressed gentleman, with a great deal of watch-chain and a good deal of diamond-ring about him; a dark, well-whiskered man of some five or six-and-thirty, with a very glossy hat—in fact, there was a general appearance of rather too much gloss about him altogether, which his swaggering, self-assured manner far from palliated. He gave his name as Mr. Hemmingby, and curtly informed the lawyer that he had come down to see if there was anything to be done with this new place—Llanbarlym. Mr. Pegram naturally inquired what did the stranger propose to do for himself or Llanbarlym.

“Well, you see,” replied the other, “that is a thing I am not particular about. I have had a turn at a good many ‘specs’ one way or another in my time. I have managed a theatre, and ‘run’ an hotel, and may do either again some day. I have been in all sorts of companies. I have made my fortune, and ‘bust up’ half a dozen times, and dare say I shall achieve similar prosperity and similar ‘bustings up’ as often again before I die. There is often a ‘big stroke’ to be done about a new place if a man has a head on his shoulders, and doesn’t arrive too late. It’s very possible I am that; but I heard a good deal about this place from a friend of mine last week, and said I would run down and look at it as soon as I had two or three days to spare; and here I am.”

“Then you have not seen Llanbarlym yet?” said Mr. Pegram.

“Not I,” replied the stranger; “not much use my

going over there till I have talked over things a bit with one of the local solicitors, and, from all I hear, you are the man for my money."

"You were not thinking of anything in the building way, were you?" inquired Mr. Pegram.

"No," replied Mr. Hemmingby. "In these days of strikes and fancy wages that game is a little 'played out,' I guess. I notice the big builders are rather given to 'busting up'; now, I've quite tendency enough that way without going into a trade of which it is a special characteristic. No; but I tell you what would suit my book. If, when I see Llanbarlym, it looks likely to be a go-ahead place, I shouldn't mind buying up a few lots of land, if they are to be had anyway reasonable. There is always money to be made that way if, as I said before, a man is in time, and don't over-estimate the future of the town. Ah! you've got a map of the place up there, I see; I dare say you know pretty well all about my chances in that respect."

The stranger's speech afforded a very pleasant titillation to Mr. Pegram's vanity. Here was an astute speculator from London come down expressly to see if he could accomplish what Mr. Pegram had been stealthily doing for the last three years.

"I am afraid," he replied at length, "that you will not find much to be made out of that scheme. The same idea has already occurred to a good many of the local speculators, and the landowners are getting unpleasantly wide-awake to the possible value of their property."

"I 'tumble,'" said Mr. Hemmingby. "In the swim yourself, eh? Never mind, I've come down here to look at the blessed place; so I may as well do that. I'll tell you what I'll do, if you can make it convenient to slip over by rail this afternoon and just show me round, I'll stand you the best dinner to be got in Llanbarlym; if you don't name the best hotel, well, that's your fault."

It so happened not only that Mr. Pegram had nothing particular to do in his office, but that, moreover, there were one or two little matters he wished to see about in Llanbarlym. Further, he was rather taken with his voluble visitor. Just possible, he thought, that he might pick up a little useful information from a gentleman who, according to his own account, at all events, had seen a great deal of the game of speculation; so he gave a cordial assent to Mr. Hemmingby's proposition—that is to say, as cordial as was within the power of Mr. Pegram's by no means very genial temperament.

In due course the pair met at the railway station, and, on their arrival at Llanbarlym, the lawyer showed his new acquaintance over the place, expatiating—what was for him almost effusively—on its advantages and future prospects. Mr. Hemmingby rattled away with his usual fluency, interspersing his speech with incessant questions. There never was such a man for “wanting to know.” It sometimes occurred to his auditor that many of his questions were almost childish, though he was fain to confess that there were some very shrewd interrogatories scattered amongst them. He wanted to know who owned the land in all directions? what it originally sold for? what did Mr. Pegram think it was worth now? who was “running” the hotel? where did the wind generally blow from? was it a very wet place in the winter? what sort of a life was old Squire Griffiths'? and would his property be in the market when he died? &c.; but the lawyer remarked that, profuse as he might be in the matter of interrogatories, he was economical in the extreme in the expression of opinion. They re-passed the threshold of the hotel in pursuit of dinner without the stranger having expressed any judgment of the capabilities of the place, or of seeing his way to anything profitable to himself.

Mr. Hemmingby was one of those clever, restless,

energetic spirits seldom seen in perfection out of the United States. He had indeed lived so much in that country as to habitually use Americanisms in his talk. An admirable man of business, with a clear, cool, far-seeing brain, he had been, as he said himself, on the verge of making his fortune quite half a dozen times ; but what had always brought Mr. Hemmingby to grief, and what would probably be his bane till the end of time, was his craze for having too many irons in the fire. No sooner had he got one prosperous business fairly going, than it was essential for Mr. Hemmingby's happiness that he should immediately start a second business, of a totally different nature, somewhere else, and as that grew up another, and so on. That they should be far apart seemed to be not so much a matter of indifference, but almost a necessity. He thought no more of going from London to New York than he did of going into the city. Running across to California was no more, in his eyes, than a trip to Brighton. The consequences were obvious. No one man could possibly look after so many varied concerns. When he said he had "run" an hotel, and managed a theatre, it was not only true, but he had conducted them both at the same time, and one or two other businesses besides. Moreover, the hotel was in New York and the theatre in London. Even with all his ubiquity, Mr. Hemmingby, it may easily be conceived, failed to exercise the necessary supervision, and things—to use his own expression—"bust up" all round. He knew how to order a dinner, and had indeed insisted upon their making for the best hotel as soon as they arrived at Llanbarlym. By the restriction of the bill of fare to such dishes as he thought might be fairly counted to lie within the capabilities of the *chef* of the Royal Cymri Hotel, he contrived to obtain a very tidy repast ; and Mr. Pegram, who was not given to indulge in much luxury at his own

table, was fain to confess that he has not dined so well for some time.

Although it was June, the evenings were still chilly by the seaside; and their meal concluded, in conjunction with a couple of bottles of champagne, Mr. Pegram was without difficulty persuaded by his host to join him in a bottle of port, and as the decanter waned their talk became of the most confidential description. Mr. Pegram admitted to his new friend that he had been one of the very earliest speculators in buying up land round about Llanbarlym, and owned that he had made a very good thing indeed on the transaction in various ways during the last three years, and that he fully expected to make considerably more during the next five or six. As for Mr. Hemmingby, he told wondrous stories of successful *coups* in Wall Street, grave disasters around Gresham's statue, and darkly hinted that he guessed that there were dollars to be made in 'Frisco, only he hadn't quite cyphered out the "hang" of it as yet. It was a good while since Mr. Pegram had thawed so far as he had done to-night. He assented blandly to just another bottle of port before they started to walk to the station, and over that confidentially informed Mr. Hemmingby of his confidence in his luck, how everything he touched turned up trumps for him now, and finally concluded with the story of his winning the "Derby" lottery.

"Lotteries!" exclaimed Mr. Hemmingby. "If you are good at lotteries, guess you'll have to take a turn at the biggest thing of the kind that has been on hand in my day. You will have to take a ticket in the 'Great Tontine!'"

"What is that?" inquired the lawyer. "I never even heard of it."

Whereupon Mr. Hemmingby proceeded to explain the whole system of that elaborate lottery to the best of his ability. It took some time before he made his companion

thoroughly understand the scheme. It may be that the port wine had something to say against lucid explanation on the one hand, and a clear understanding on the other, although neither of the men showed the slightest symptoms of their deep potations; but when Mr. Pegram had thoroughly mastered the details of the scheme he became deeply interested in it, and finally inquired whether Hemmingby himself had taken shares in it.

"I've got one," he replied, "and I've a great mind to take another; but it ain't so easy to find a life of sixty that you know and can do a bit with if he gets rickety. Why, damme! if I found myself in it at last, and my man a bit ailing, I'd cart him round the world until he got the climate he wanted."

"Ah," replied Mr. Pegram, "I like that—capital idea—life you can watch over, keep your eye on, that's the thing. I suppose the life you have got is a man of whom you can take care?"

His host eyed him keenly as he replied, "No; and that's just the reason I should like my second chance to be of that kind. No, I won't name him; but I'll give you a very fair 'tip' if you think of venturing your luck. Do as I have done—pick out one of the most eminent statesmen of that age. In spite of the tremendous work they do, the balance of them go very near living out the time. Look at Lord Brougham, Lord Russell, Lord Lyndhurst, any one of those lives would win you a whole hundred and sixty thousand pounds were they only the requisite age; but time's up, we must be on our way to the station."

Mr. Pegram awoke the next morning very little the worse for his debauch of the previous night. Upon his tough frame and iron constitution an occasional excess of this description made little impression; but he also awoke enamoured of the scheme of the gigantic lottery. "Ah!" he muttered, as he stropped his razor, "this would

be something like a sweep to win, or even to remain in till near the finish. There is money in this, and now I'm in luck, dash me, I ought to have a shy at it. Let me think, —I won seventy pounds over that Derby affair, it is only putting thirty pounds more to it, and there's the money. Sharp fellow Hemmingby. I like that idea of his naming a life you can sort of watch over yourself, give change of air to, or the best advice when you think it is wanted. It's amazing what a little change of air does for old people. A little warmth and sunshine in the early spring seems to put new life into 'em. Now the question is," continued Mr. Pegram, rasping away at his chin and addressing himself in the glass, "whom do I know who meets the case?" and here the lawyer lapsed into cogitation and wrathful wrestling with the bristles God had given him.

"By the Lord I have it!" he exclaimed at length. "Old Krabbe's the man I want. He must be about sixty, and is as hale and hearty a man as I know. He's been clerk with me now some seventeen years and never been ailing all that time. I can't call to mind his ever being a day absent or five minutes late. Father did a good stroke of business when he got hold of him; and, to do him justice, the old dad was a mighty good judge of the points of either man or beast. He never mistook gristle for bone in either one or the other, and gauged their worth pretty accurately. Old Krabbe has been a good servant to me so far. I'll just ask him his exact age, and if that's about right, put him in. Let him live to land this stake, and he shall have a new rig out and live like a gentleman to the end of his days; and he may take his oath I'll not see his valuable life endangered by over-work, want of change, port wine, or anything else. That's settled," summed up Mr. Pegram to himself, as he tied his cravat. "I'll put in for the 'Great Tontine,' and old Krabbe shall be my nominee. I'll write about it to-day."



CHAPTER III.

MR. CARBUCKLE ENSNARES ANOTHER VICTIM.

IN this same June, 1860, two persons stood in the Jardin des Plantes at Avranches watching the sun sink beneath the bay of St. Michel. His dying rays lit up the grim old rock, altar to so many creeds, and, if tradition tells true, once dedicated to himself. The glittering waters of the bay, the grey old mass surrounded by a faint halo of mist, and all the rich, thickly-wooded champagne country lying between the hill of Avranches and the setting luminary, made a picture wondrous fair to gaze upon. If its climate be somewhat sharp in winter-time, the elevation at which it stands above the sea level insures a certain amount of cool air in the summer. Hot it can be in those days, undoubtedly, and an apathy quite equal to the occasion then pervades it. Like most French country towns, nobody seems to have anything particular to do, and not the slightest inclination to do it if they had. A very sleepy little town, with no railway coming within forty miles of it. A little town that only wakes from its slumbers once a year, when it is positively overwhelmed by the rush of business occasioned by its horse fair; when, amidst frantic gesticulation, and much vociferation of those strange anathemas that excited Frenchmen use,

scores of the big, heavy Norman horses change hands. There is a sort of festive corollary to this annual disturbance in the race-meeting which follows, when the curious phenomenon, to our insular eyes, of steeplechasing in midsummer is exhibited. There is a race ball at such times, and rumours are rife that the whist of the English, and the *écarté* at the French *cercles*, for modest stakes, have been abandoned for reckless baccarat. But, take it all the year round, it is a quiet, sleepy little place, where one may live economically, and wherein there is no conceivable temptation to spend money. It has for many years possessed a considerable English colony. Fluctuating, as a rule, it is true, but composed of people who have come there temporarily, in order that their children may learn French, or, it may be, although it is rarely advanced as a reason for sojourning at Avranches, from motives of economy. It is only the wealthy who ostentatiously preach practice of that virtue. Those to whom it is a necessity are not wont to dilate upon its advantages.

Of the two persons who stand gazing at the sunset from the Jardin des Plantes, the one is a lady, who, though considerably past the meridian of life, still bears traces of remarkable beauty. You can easily picture to yourself now what Julia Caterham must have been at her zenith; although close on fifty years of age, she has retained the tall, graceful figure of her early days. At a little distance you might have deemed Miss Caterham a young woman still. It was not till you had approached her more nearly that you saw the rich dark hair was heavily shot with silver, and that the brilliant dark eyes no longer flashed with the fire of youth. Her companion was a good-looking, blonde man, of thirty or thereabouts, with the bearing of a soldier most indelibly impressed upon him.

“It was very good of you to come, Aunt Julia; you have been an unspeakable comfort, not only to Mary, but to

myself all this trying time. She has no intimate friend in this place, and in their hour of trial a husband cannot be all. A woman hungers for a friend of her own sex."

"Tut, Fred; you know perfectly well that I have always loved Mary better than anything on earth. I had to love you in the first place because she loved you, and of course I had to love that 'tot' there," and here she pointed to a child of about three years of age, who was playing at a little distance from them, "because you two loved her. As if it was likely that I should not come to Mary in her trouble; although," she concluded laughing, "if there is, master Fred, anything that would cow your determined aunt, it is the crossing the Channel."

"The weather seems settled," he rejoined; "and I trust you will have a fine crossing to-morrow. Mont St. Michel is most brilliantly illuminated for you to take your last look at him; there can hardly be a finer sunset."

"Not my last look I hope, Fred. I shall come over to see you and Mary many a time, I trust; and yet," she continued more gravely, "I heartily wish it were not so. This is no place for you, a man of your years, condemned to wear out his life without occupation; it is sad to think upon."

"I know it, I know it," he replied bitterly; "and *you* know, Aunt Julia, how hard I have striven, and still strive, to get occupation of some kind. But after ten years' soldiering one seems to be fit for nothing else. Of course, if I could have foreseen all that has since taken place, I would never have thrown up the old trade; but how could I possibly guess that before two years' time he would marry a girl that could almost be his granddaughter, and that the result would be my disinheritance in favour of the new arrival?"

"Hush, Fred," replied Miss Caterham, gently. "It is of no use talking over what is done past redemption,

though I am afraid you played your cards somewhat injudiciously."

"Injudiciously!" he broke in hotly. "You didn't suppose I was going to see him make an utter idiot of himself without pointing out his folly to him."

"I am afraid, my dear Fred," replied the lady, "that you did not discuss the thing in quite so temperate a fashion as would have been advisable. There, not another word," she continued quietly, as she saw he was about to interrupt her. "Don't destroy my last evening by talking over this unfortunate subject. You and your father have quarrelled, apparently irrevocably. None of us can even suggest a fit mediator between you. There is no more to be said. We can only hope that time may eventually 'right' what is now so wrong."

"In the meantime, Aunt Julia, I must live here because it is cheap, or until I can get something to do. As soon as I can leave Mary I shall run across to London again, and see if I can hear of anything."

"Let us hope you'll be successful; but it is time we went home. Tea time, Missy; come along," and taking the child by the hand, Miss Caterham led the way towards the town.

Fred Chichester might well look despondingly at his prospects. His case was somewhat hard, brought about in some measure, no doubt, by his own hot temper; but the Chichesters, unfortunately, were ever a headstrong race. His future looked fair enough when, barely four years ago, he married a girl of very good family. True, they were by no means rich people, and his Mary, being one of many daughters, came to him a dowerless bride. But what did that matter? Chichester was an only son, and his father, with whom he was a prime favourite, was a wealthy man. That his progenitor, at the age of fifty-eight, should have fallen over head and ears in love with

the youngest daughter of the rector of his parish was rather hard upon Fred. He remonstrated in by no means measured terms, couching such remonstrance in language very similar to that he had described himself as using. When a man of mature years has made up his mind to commit a folly, nothing irritates him more than to remind him of his contemplated foolishness; but when a man verging on sixty has made up his mind to marry for love, he is sure to be touchy in the extreme at the slightest allusion to his indiscretion. One might as well attempt to argue with a rhinoceros. Such bitter words, unfortunately, passed between father and son upon this occasion as to make reconciliation wellnigh hopeless. The old gentleman, indeed, displayed an implacable animosity that was neither just nor generous. His own son was totally dependent upon him, and at the time of his (Fred's) marriage he had agreed to increase his already liberal allowance to a thousand a-year. This allowance, being solely dependent on the old gentleman's will, he, in the tempest of his wrath, announced his intention of discontinuing; and when, in the course of the twelvemonth, a male child was born to him, disinherited the son of his former marriage, and revelled in that glow of satisfaction amply satisfied vengeance imparts to man. Fred Chichester suddenly found himself with a wife and child, without a profession, and with the interest of some six thousand or so, the proceeds of his commission, to live upon. He tried hard to make his little income go as far as possible; but poor Fred had never been brought up to study "the economies," and he was steadily, though slowly, trenching upon his capital.

As they neared the house they were confronted by a spare, elderly man, of low stature, whose face bore a mingled expression of contrition and drollery. He opened the gate for them, taking off his hat in a deprecating fashion to his master; but Fred Chichester passed him

with an indignant gesture, walked up the garden, and entered the house. The man's look of dismay was comical to witness. He was evidently conscious of crime, and felt deserving of punishment. His face bore that shy, doubtful expression that a dog which has transgressed, and fears to meet the consequences of his transgression, assumes as he sidles up to his master.

"Shure, Miss Caterham," he exclaimed, twisting his hat slowly round in his hand, "ye'll spake to masther Fred for me."

"It's little short of a miracle that you are not past speaking or praying for, Terence," replied Aunt Julia. "Such a fall as you have had would have killed any one else."

"An Irishman takes a dale of killing when the drink's in him; but ye'll spake to the masther just this once for me, won't ye, and ask him to forgive me?"

"You know that somebody or other has been pleading for your forgiveness any time the last seven or eight years, that you are always profuse in your promises of amendment, and that you break such promises as readily as you make them. Captain Chichester has forgiven you so often, how can you expect him to forgive you again?"

"That's what it is, Miss; it comes aisier for him to forgive me than any one else, he's so used to it, ye see. Besides, it's not my fault, it's all owing to the language."

"Owing to the language! what on earth do you mean?"

"Ye see, Miss, I am much given to rational conversation. It's always been the habit of the Finnigans, and not being able to parleyvoo with the crayturs here, I get drinking when I should be talking, and then I feel that mad when they don't understand me that I take a drop more just to mellow my accent; and thin the cognac is a treacherous stuff. It's not like good, honest, wholesome

whiskey, you know where you are getting to with that ; but this French stuff, ye see, it lays hould of ye before you know where you are."

"Well," replied Miss Caterham, laughing, "I'll do the best I can with the Captain for you ; but you will really have to take to more sober ways for the future, or else, mark me, Terence, you will find yourself sent away in good earnest some fine morning. I only wonder you have not been killed long ago in some of your drunken freaks."

"Oh, the Finnigans are a long-lived race, glory be to God. I am sixty meeself, and my father lived to eighty-seven, rest his sowl. If it wasn't for displeasure of the masther, no harm would ever come to me from the whiskey. If the Captain will forgive me this time, never a dhrop of dhrink shall pass my lips the next six months."

"Mind you don't forget what you have just said," said Miss Caterham, and with a not unkindly nod at the offender she entered the house.

This little comedy had been repeated scores of times. Terence Finnigan was an old retainer of the Chichester family ; he had come into the service of Mr. Chichester senior close upon forty years before as an under groom, and when Fred Chichester joined the army Finnigan accompanied him as his private servant. During his military career he developed a latent propensity for conviviality which had more than once brought him into indescribable trouble, only, luckily for himself, he was not subject to the penalties of military law. He was an excellent servant, except for this one fault. He would keep sober as an anchorite for weeks, or even months, at a time, but ever and anon his impulse became uncontrollable, and he would disappear until he had his drinking bout out ; then he would return very penitent and receive his discharge, only eventually to have his offence once

more condoned. He was devotedly attached to his young master, and had espoused his side in the family quarrel as violently as might have been expected from his hot-blooded Irish temperament.

"Come along, Auntie, and have your tea," exclaimed Mary Chichester from the sofa on which she was lying as Miss Caterham entered the drawing-room. "I know you will be glad to hear that I am feeling ravenous; and I confess I ought to be presiding at the tea-table myself. but you have petted me so much of late that I cannot bring myself to give up my invalid privileges while you are here. Sad to say, this is the last day we shall have you with us; but I shall never forget all the care you have taken of me the last few weeks."

"Chut! nonsense, child; I should like to know whose place it is to nurse you but your mother's sister's when your mother herself can't be with you. That's what maiden aunts are meant for, to succour, as far as may be, their nephews and nieces in affliction. It was scarce likely I was going to overlook the pet niece of them all. I think you will do now, Mary, and that Fred is quite equal to the task of supervising your complete convalescence. My small household really requires my presence again. My two retainers are at daggers drawn, and each accuses the other of all sorts of petty crimes and misdemeanours. When the mistress is away the servants invariably wrangle, if they don't do worse."

That night, after Mrs. Chichester had gone to bed, Miss Caterham and her nephew had a long conversation. She pointed out to him that the result of this her second confinement would be to leave his wife delicate. "There is nothing, the doctor tells me, to be apprehended at present; but she will require much care, and I shouldn't wonder if you are recommended to take her to a warmer climate for the winter."

“Of course,” returned Chichester, “if the doctors come to that decision we must go; but my means, Aunt Julia, are very scanty, and though I try hard to live within my income I cannot quite manage it. Neither Mary nor myself were brought up in economical fashion, and, as a matter of course, however we may try, we fail to make a pound go as far as a pound ought to. All my attempts so far to get employment of some kind have resulted in nothing more than the discovery of how very difficult it is for an ex-dragoon to hit upon anything he can set his hand to. The last time I was over in London I talked the thing over with an old ‘pal’ of mine—a good, shrewd, practical man of the world too—and the first thing he laid down goes to show that he was a very fit person to take counsel with. ‘It’s not a bit of use,’ he said, ‘your going about urging your friends to assist you in getting *something* to do; you must fix upon something definite. When you can go to people and say, I hope you will help me all you can to get this or that, if they are disposed to assist you they know exactly how to set to work. You have yourself pointed out how they can do so; but when your requests are couched in a vague form they know no more how to begin than you do.’ Ah, you see, Aunt Julia, although his advice was most excellent so far, yet he broke down in that great essential, the second part. Though we sat up in his rooms till all was blue, and smoked three big cigars over it, we never could hit off what I was eminently fit for, or what I was to go in for. Ah!” he continued, with a faint smile, “it’s all very well to make a jest of it; if I was alone in the world I could. I should feel no fear but what I should worry through somehow; but when I think of the wife and little one, and know that my capital is melting, it makes me pretty heart-sick at times.”

“You must keep up your courage, Fred,” said Miss Caterham, quickly. “You wait till I get back to London,

and I will send for my pet young man. You needn't smile, Fred, but I have got a very devoted admirer; not that he is so very young, although he is a good many years younger than me. We met at a country house some two or three years ago, and became great allies; he is a very rising barrister, and often runs out on a Sunday to bring me all the latest town gossip. I think it is very likely that he could help us."

"Doubtful, very, I am afraid," replied Chichester. "You see that awkward question of what I am fit for will arise again; and again the reply will be wanting. The only trade I know I unluckily can't resume. However, it's about bed-time; let me give you your candle."

Miss Caterham duly took her departure the next morning, and as she journeyed back to London reflected very sadly over Fred Chichester's prospects. Of course if a man has only about two hundred and fifty pounds a-year, it is his business to keep himself and his family on that; but it was quite clear to Miss Caterham that the Chiches-
ters would spend the whole of their capital before they had learnt how to live upon that income. Then the idea of a young fellow like Fred being condemned to moon away his life in a little French country town! It was too pitiful. What a thousand pities he had left the army! And then Miss Caterham thought rather ruefully over an arrangement that she had made about five years ago, with a view to enlarging her somewhat limited income; she had allowed herself to be persuaded into sinking the greater part of her capital into an annuity. This, of course, gave her more to spend during her life, but left her very little to bequeath, and she felt just now that she should have liked to have been in a position to provide for Mary and her child in case of anything happening to Fred Chichester. In the meantime she determined to invest her savings for their benefit. They were not much, but she

habitually lived below her income, and, profitably invested, she could only hope they might grow till they became a respectable nest-egg. In pursuance of these resolves, on arriving in town she sent off a note to her legal friend, requesting him to call upon her as soon as he could spare the time, and to drop her a line of intimation as to what day she might expect him.

Mr. Carbuckle speedily obeyed Miss Caterham's summons, and welcomed her warmly back to London. He listened gravely to the story of Fred Chichester's broken career; but, as that luckless exile had himself foretold, almost the first question the barrister asked was in what direction he had best exert himself.

"Let me know the sort of thing he wants, and I'll engage that I'd manage to get at some of the people who have the giving away of such posts. I heard poor Chichester's story vaguely told during the Ascot week; one of our party belonged to his regiment, and gave us a pretty fair outline of the state of affairs. If you ask my advice, I should say the best thing you could do is to try and bring about a reconciliation between father and son. You see, Chichester senior is so palpably in the wrong that he will be surely willing to make reasonable arrangements with his son if the son would make some slight concession, and hold forth the olive branch."

"I am very much afraid not," rejoined Miss Caterham. "I never saw Mr. Chichester except on the day of Fred's wedding; but he is a very bitter, obstinate old man, from all accounts, and I am afraid Fred gave him very great provocation. You must not forget that I have asked you to help him in any way that you can."

"I will most certainly keep it in mind," returned the barrister. "I can only sincerely wish that I saw my way more clearly into helping you."

"And now, Mr. Carbuckle, I want to consult you about

another subject. It so happens during the last few years that I have saved a little money. I want to invest it in something that will return a very large interest."

"That's what we all want, Miss Caterham," rejoined Carbuckle, laughing; "but, as of course you know, the higher the interest the more shaky the security. If this is money, the loss of which would occasion you no inconvenience, I can point you out some three or four speculations that would probably give you seven or eight per cent. for your money; but you will remember, I most decidedly don't recommend them as sound investments."

"That sounds very little to me for speculation, and, remember, that is what I want. I am quite willing to risk the loss of this money, but expect big interest in return for the risk—twenty or thirty per cent. I am thinking of."

"Then on my word, Miss Caterham, there are only three ways open to you that I know of. You must put it on a horse-race, take it to Homburg, or invest it in the 'Great Tontine.'"

"The race-course and Homburg are preposterous; but what on earth is the 'Great Tontine'?"

Enthusiastically and "*con amore*" did Mr. Carbuckle plunge into an explanation of what he termed Mr. Salisbury's magnificent conception. "You are probably destined, Miss Caterham," he said at length, "to lose this money, whatever you do with it; you might as well lose a hundred in the 'Great Tontine' as anywhere else. For a lady bent upon such desperate gambling as yourself this speculation seems made for you. At the end of the first ten years you will probably be drawing a dividend of ten or twelve per cent., and from that out it must be a progressively increasing dividend. As the thing nears its end the few lucky holders of lives will be drawing comfortable incomes as interest for the original hundred they put in; and then think of the grand prize to wind up with! A

property worth a hundred and sixty thousand pounds will fall to the fortunate winner ; but even if you keep in the 'Tontine' till at all near the finish you will have got your money back over and over again.

Miss Caterham was very much fascinated with the scheme, and as she listened, suddenly flashed across her mind Terence Finnigan's speech of a few days ago, when he had told her that the Finnigans were a long-lived race, that he himself was sixty, and that his father had lived to eighty-seven. She determined that she would put one hundred pounds of her savings into the "Great Tontine," and that the life she would nominate should be Terence Finnigan, Fred Chichester's drunken henchman. She accordingly gave Mr. Carbuckle her instructions, who readily undertook all the necessary arrangements, merely pointing out that, as it would be necessary to obtain a certificate of Finnigan's birth, she had better write to Avranches to ascertain where that hero first saw the light without delay.





THE DRAMA.

CHAPTER I.

TWENTY YEARS AFTER.

TWENTY years have passed and gone since Herbert Phillimore, Viscount Lakington, landed that famous pool of *écarté* at Bracknell. Twenty years brings a good many vicissitudes to most of us, and the noble Viscount had experienced as much mutability as the average of humanity. If he had been fortunate to start with in his turf speculations, he had, when the tide turned, developed a faculty for backing the wrong horse almost unprecedented. He had, as we know, got pretty well through his own money when we first made his acquaintance, and, to do him justice as an undaunted "backer," he was quite willing to go through the accumulations of his respected father-in-law to boot; and, while he lasted, Mr. Lyme Wregis proved himself a very pattern relative in that respect. He made money lightly—that is to say, he landed prodigious *coups* by daring speculations, and he spent his winnings freely. He behaved with loyal liberality to his son-in-law. Not only did he make the newly-married pair a very handsome allowance, but he responded in a manner beyond all praise to extraneous

tugs at his purse-strings. The settlements on his daughter had been even beyond the princely magnificence that might have been expected from Mr. Lyme Wregis, Jupiter of the stock market, and prominent member of the great plutocratic Walhalla of Europe. But, unfortunately, although these settlements were all agreed upon, they were not ready for signature at the time of the marriage, and, as is the case much more commonly than would be supposed, their terms having been found perfectly satisfactory, they were left for signature later on, that is to say, when the lawyers should have at last got them ready, and the principals should find time to attend to such trifles.

Months rolled on, and, though the Viscount's solicitors every now and then jogged the memory of their professional brethren who managed the affairs of Mr. Lyme Wregis, and had even more than once called the Viscount's attention to the fact that these settlements were still unsigned, yet Lord Lakington, an indolent man, who never troubled his head about business so long as his pockets were kept comfortably filled, interfered no further than to once or twice mention the fact to his father-in-law. Mr. Lyme Wregis in reply had always some scheme for still further increasing the liberality of these settlements, or he wanted to change so many thousands of Egyptians for a corresponding quantity of "Guatemalas," and so the signatures necessary to make valid these deeds were never affixed. The golden age, as Lord Lakington always fondly called it afterwards, lasted for about two years, during which time the Viscount backed horses and gambled as if he held the fee-simple of the sands of Pactolus. Then came the finish. The ship was on the breakers, and the captain shifted all further responsibility by blowing his brains out.

Great was the sensation through London when the evening papers announced the suicide of Mr. Lyme

Wregis. That when the state of his affairs came to be investigated he should be found hopelessly and wellnigh fraudulently bankrupt was only what the catastrophe had prepared the world for. Out of the wreck of the colossal fortune, which there could be no doubt the great financier once possessed, there remained but fifteen hundred a-year, which had been settled on Mrs. Lyme Wregis about the time that her daughter was born. Lord Lakington found himself in similar plight to Fred Chichester, with a wife and child, and left a beggar. How it would have fared with him and his wife had they not been fortunately blessed with a guardian angel it is difficult to say. The most impecunious peers seem to get along somehow, though I fancy they find at times the pursuit of "that ferocious animal, the *pièce des cent sous*," as arduous as less noble Bohemians.

Lakington and his wife had so far studied nothing but the spending of money, and were as a pair of children when called upon to wrestle with the "*res angusta domi*." But Mrs. Lyme Wregis was a woman in ten thousand—one of those active, energetic, undaunted women that face ill-fortune as—theoretically, we all admit—ill-fortune should be faced. She had begun the world with a very modest establishment, and, though not insensible to the pleasures and comforts of wealth, sometimes felt that sense of ennui insuperable upon having nothing to do. A quick, practical woman, she would have supervised even such a huge domestic establishment as her husband's admirably; but, when wealth and fashion have decreed that a housekeeper is a necessary appanage for your position, what is there left for the mistress of a household to do? Nothing, or next to nothing. She had to play the fine lady although it bored her desperately; but she was a staunch and true consort to her lord, and, to gratify his ambition and interests, she bravely accepted the rôle

marked out for her, and did her best to fill it. She was not a vulgar woman—no utterly unaffected woman can be that; and, though she boasted no accomplishments, had received a good, sound, plain education. She was fairly popular in society, as when you have the finest houses, horses, and carriages, give the best dinners in London, are credited with an income of about half-a-million per annum, one is likely to be; but she was a little too quick-witted and plain-spoken to make many friends on her own account. She saw too clearly through the tawdry charlatanism of society. She recognized, and let it be seen that she did recognize, that she was tolerated in society not one iota for herself, but because the wheels of her chariot were golden. Still, those whose good fortune it was to have gained the friendship of Mrs. Lyme Wregis knew how staunch was the true woman's heart that she carried within her breast. She had married somewhat late in life, and was some years older than her husband. Of the four children born to them Lady Lakington was the only one that survived, the youngest, and the child of her old age, as Mrs. Lyme Wregis was accustomed to say in allusion to the fact that she was turned of forty when Clara was born.

When, without a note of warning, the crash came the old lady was at first paralyzed. It was not the loss of the money that so prostrated her, but the shocking and tragical end of one who, whatever his faults, had always been a kind and indulgent husband to her. But no sooner had she recovered from the shock than she gallantly faced the storm. At once abandoning everything to the creditors, she took possession of her daughter, son-in-law, and grandchild, and explained to them that they must rub along as best they could on her settlement.

“It's bread and cheese, and a roof over our heads, at all events, my dears; and if we have to give up French

cookery and take to mutton-chops, it has, at all events, the recommendation of being much better for our constitutions. I know, bless you, because I have tried it; I didn't begin the world with a golden spoon in my mouth as Clara there did."

Wealth is, after all, a matter of comparison. It is simply income in considerable excess of what we have been accustomed to. Fifteen hundred a year would of course represent affluence to the many. To energetic, clever-managing Mrs. Lyme Wregis it represented comfort. To Lord Lakington it meant genteel poverty. For his *menus plaisirs* he had now to depend upon what was left to him of his own fortune. This had not been large to start with, and the noble Viscount had as near spent it as may be before his marriage. If, thanks to his mother-in-law, he was assured of a modest home still, for the next few years, Lord Lakington knew what it was to go through dire straits for ready money. It is no uncommon case with scores of well-dressed, apparently prosperous men; they lounge about London, live in comfortable homes, and seldom have a cab-fare in their pockets. It is a curiously bitter experience at first to have no fear with regard to the necessities of life, but to be without the means of indulging in the minor luxuries; to know that your bed, dinner, and even your bottle of wine are surely and sufficiently provided for, but to feel that you must walk because you have not the wherewithal to pay for a hansom, and cannot indulge in a glass of sherry at the club because you have not a sixpence in your pocket. No hardships these in reality; but it is open to question whether spend-thrifts like Lakington do not suffer more from these minor miseries than they do from the fierce pangs of genuine poverty. The Viscount, at all events, felt these things acutely. He would willingly have ignored his position, and set to work to endeavour to earn his own living, if

he had the faintest conception as to how that problem might be carried out. But the only one mode that occurred to him was, unluckily, not feasible. He certainly thought that he might successfully manage a large racing establishment. His racing friends, to whom he mentioned his scheme, thoroughly concurred with him in his opinion, but showed no disposition that he should try the experiment at their expense. For a few years he dragged on a moody, discontented existence, at the end of which time two things happened to him. His wife died, and he suddenly awoke to the fact that the annual dividend paid to him on the hundred pounds he had placed in the "Great Tontine" was rapidly becoming a very important item when regarded as pocket-money. A hundred a-year or so may not be much looked upon as income, but it becomes a very respectable sum when viewed in the light of loose silver.

The death of his wife made no difference to Lord Lakington's domestic arrangements. He and his daughter still continued to reside with Mrs. Lyme Wregis. Not only had he and the old lady always been upon excellent terms, but she was gradually assuming an importance in his eyes, which was destined a little later to become overwhelming. Hers was the life that he had nominated when investing the hundred pounds won at Ascot in the "Great Tontine," and such was the vivacity and vitality exhibited by his mother-in-law, that he began seriously to think that it was very possible she might survive all the other competitors. He had thought but little of the great lottery when he first took a share in it, and, indeed, never would have done so had it not been rendered obligatory on him by the terms of the pool that he won; but his attention was now called to it every half-year in very pleasing fashion; and as the years rolled by, that lives originally nominated at sixty should begin to fall fast was only in

accordance with the laws of nature. As the lives fell so did the shareholders diminish, and so, consequently, did the dividends increase for those whose nominees were fortunately still living. The new opera house had been built long ago, and was now supposed to be a remarkably thriving establishment. It at all events enabled its lessee, Mr. Salisbury, to pay the eight thousand a-year rent, which was divided punctually amongst the shareholders. As the nominees got well past the threescore and ten years ordinarily allotted to humanity, the lives began to fall every spring like leaves in autumn. The searching east wind, with its attendant demons of bronchitis and catarrh, made terrible gaps in the ranks of the veterans, and at the beginning of this year of grace 1880 Viscount Lakington found that his half-yearly dividend amounted to one thousand pounds; that, in fact, Mrs. Lyme Wregis was one of the last four surviving lives in this gigantic pool, and that the possibility of his coming into a fortune of eight thousand a-year was hanging upon the life of that venerable lady.

Still, the Viscount is in a position which occasions him much anxiety. He has experienced what it is to walk about with nothing in his pockets to meet incidental expenses. He is now in the command of plenty of loose cash, but this state of beatitude may terminate any day. It depends upon the existence of a far too energetic lady in his eyes, one who refuses to admit her age, and will persist in committing what, at her time of life, the Viscount holds to be great imprudencies. She will insist upon going out in weather it would be perhaps judicious to avoid, and, laughing her eighty summers to scorn, is not to be restrained from indulging her theatrical tastes when a favourable account of any such representation in the papers attracts her intention.

On a bright June morning, Lord Lakington enters the

dining-room of a comfortably-sized house in the Victoria Road, Kensington, crosses to the breakfast-table, and proceeds to glance over his correspondence. A good-looking, well-preserved man, with whom time has been so lenient that he does not look within half-a-dozen years of his real age. If he has gone through a period of despondency and depression, they are jaunty days with him now. Life, indeed, is made pleasantly smooth for him at present. In the enjoyment of a comfortable home, presided over by two women both implicitly devoted to him, he can thoroughly rely upon all those comforts which become rather dear to us as we verge towards fifty; and he has now ample resources to enable him to indulge in all such social pleasures as he may desire. Both his mother-in-law and his daughter have now for so long made him the first consideration in the house that it was little wonder the Viscount should have developed a certain indolent selfishness. It is only natural, when those immediately about us habitually regard our ease and comfort as the first thing to be thought about, that we should in a short time become also of the same opinion. On one point only has Mrs. Lyme Wregis been firm. Not only has she been resolute against any encroachment upon such capital as was left to her, but she has further informed the Viscount that, though she has left all her property between him and his daughter, it is so tightly tied up that he will never be able to touch it in any way. As she laughingly told him, there was no estate in the kingdom so big that it would not slip through his spendthrift fingers; and Lord Lakington quite acknowledged the justice of the remark.

He glances over two or three letters carelessly, but at length comes to one which arrests his attention.

"Good heavens!" he exclaims, after reading a few lines. "Upon my soul, I believe it will come off. What a most extraordinary *coup* if it should be so! Here is another

life gone—one of the last four remaining in—and, strange to say, the nominator thus put out of it the only one I know, Hemmingby, the lessee of the Vivacity Theatre. This is getting exciting. Here I am, one of three, in a sweepstakes of a hundred and sixty thousand pounds. There is only that lawyer fellow down in Wales and a maiden lady somewhere; and, by the way, Hemmingby told me some months ago that there was a screw loose about her nominee, and that all her dividends for the last two years have remained in abeyance. Her nominee has mysteriously disappeared. She cannot show him to be alive, nor, on the other hand, can the directors in any way prove that he is dead—a most inconvenient old vagabond to go wandering about at his time of life and leave no address. His inconsiderate disappearance will probably protract the ultimate wind-up of the affair, and occasion no end of trouble. Even if my dear old mother-in-law is the last known life left in, I suppose the directors will expect me to trace out where this vagrant old sinner made an end of it.”

At this juncture his reflections were broken by the opening of a door, and a strikingly pretty girl entering the room, gaily exclaimed, “Good morning, papa,” greeted him with an affectionate kiss, and proceeded to decorate his button-hole with a flower.

“Good morning, Beatrice,” he replied, as he carelessly returned her caress; “and how is grandmamma after her last night’s dissipation?”

“Oh, she is quite well, and enjoyed her evening immensely. You are always so nervous about her catching cold; but she is a wonderful woman, remember, and younger than many twenty years her junior.”

“I know all that,” rejoined her father; “but she ought to avoid all risks of catching cold, and, though it is June, the night air is still chilly.”

"Ah! a letter from Jack," exclaimed the young lady as she took her seat at the breakfast-table, and turned over her correspondence. "He says he shall be in town to-day, and wishes to know if we will give him some dinner on Friday. Of course we will. Shall you be at home, papa?"

"No; I am sorry to say I have an engagement. I wish it was not so, for I am very fond of the boy, which is as it should be. One ought to be on good terms with one's heir, although poor Jack won't come into much beyond the title."

"And not that for many years we hope, papa dear. But your affairs have come round so much of late, that in a very few years now you will be quite a rich man again."

Lord Lakington accounted for the increase of income he had latterly derived from the "Great Tontine" in such wise. His stepmother and daughter, although they might casually have heard of the big lottery, had not the faintest idea that he was interested in it, nor that the improved state of his affairs was based upon such precarious tenure. He was honestly fond of his nephew, and had occasional compunctions of having made "ducks and drakes" of the property, but usually consoled himself by reflecting that, after all, his heir was not his son, but his nephew, and that Jack had no business to ever suppose that he would inherit the title; and, on his side, Jack Phillimore had troubled his head very little about such contingencies. But he had a very great liking and admiration for his cousin Beatrice.

"Well, I suppose it is nice for him," observed the young lady, as she continued the perusal of her cousin's letter; "but still I don't see why we should go into ecstasies about it."

"He, I presume, means Jack," rejoined her father. "What has he got? What is his present cause of exultation?"

"Well, he is appointed to a ship, and of course I quite understand as a sailor that he ought to belong to a ship. I don't expect him to pass his days lounging on the beach and looking at the sea like a Dover or Folkestone boatman; but he is going to the Mediterranean on a three years' cruise, and I don't see that that's a thing he ought to be so delighted about."

"Don't talk nonsense, Trixie," replied the Viscount. "Jack is fond of his profession, and has earned the reputation of being a smart officer; of course he is glad to be employed again."

"But he says, papa, he shall be away for three years."

"Well, and what if he is? soldiers and sailors expect to go abroad for much longer than that. Men do not think much of leaving England for three years. There is no particular hardship in it. He is going, besides, to a lovely climate."

"No particular hardship, papa dear," cried the girl with a roguish glance at her father. "You don't know what you are saying; you don't know what three years out of England involves. Why, just think, for three whole years he won't see me!"

"Ah, well," replied the Viscount, laughing, "I certainly did not think of that; but, hard as it will be to bear, I fancy Jack will manage to get over it."

"It is all very well to say so," rejoined the girl with an affected pout, "and I dare say *you* would not mind it; but I am sure Jack will feel it acutely, at least, I shall be very disgusted if he does not."

"You know, Trixie, I should miss you very sorely if anything should part us," rejoined the Viscount, as he lounged up to her chair and fondled her dusky locks; "and as for Jack, just because he has petted and spoilt you ever since you were a little bit of a thing, don't imagine he cannot do without you."

"I think he will do very badly, papa," replied the girl as she poured out the tea. "I have heard somewhere that it is a necessity for all human beings to have something to love and be attached to. Jack is extremely fortunate. He has me; and, now I reflect upon it, I really begin to feel very sorry for him."

"The old story, my dear," observed the Viscount with an amused smile: "you shedding salt tears by the sea-side, and he wondering, ere the ship he has embarked in lies hull down, whether the Italian girls are really as handsome as he has heard they are. These sailors always do it; they forget all about the girls they have left behind them as soon as they get into blue water. The old story, Trixie—Theseus and Ariadne over again."

"I am sure I shall do nothing of the sort," replied the young lady indignantly. "The idea of you pretending that the daughter of the Phillimores should be forgotten in that way. As for Ariadne, she was a mean-spirited creature, and Theseus nothing better than a mere adventurer. But there is your tea; I trust it will prevent your making any more rude speeches for the present."





CHAPTER II.

LAWYER PEGRAM BEGINS HIS GAME.

LORD LAKINGTON is at present experiencing a rather feverish time of it. This being one of the last three shareholders left in the "Great Tontine" is the largest speculation he has ever embarked in. In his racing days he had never stood to win so tremendous a stake as this. It meant either fortune or ruin. A few months might see him in possession of eight thousand a-year, or, on the other hand, they might see him deprived of the very comfortable income his dividend from the big lottery afforded him. No wonder he feels a little restless and possessed by an uncontrollable desire to talk the thing over with somebody. The somebody in Lord Lakington's case resolves into Mr. Hemmingby. The Viscount was theatrical in his tastes in his youth, and had, many years ago, made that gentleman's acquaintance when he was manager of a large London theatre. Since we last saw him, Mr. Hemmingby has tried his hand at a good many things, with more or less success, and has at last once more reverted to the theatrical business, and is at present lessee and manager of the Vivacity. Mr. Hemmingby was by no means a reticent man. He would always talk freely about himself, and what he was engaged

in, and had rather a habit of poking his nose into his neighbours' concerns, questioning them, indeed, with much affability and freedom about how they were "getting along" in their various avocations. Whatever Mr. Hemmingby went into he went into it heart and soul. There was very little fear but what he would keep a sharp eye on the list of subscribers to the "Great Tontine," and he, of course, saw Lord Lakington's name amongst the number; and when the list began to shrink, consequent on the death of the nominees, he always laughed over their chances whenever he met the Viscount. He contrived, too, from various sources, to pick up a good deal of information about the people left in the lottery when their numbers had dwindled down, and it amused Lord Lakington to hear the histories of his fellow competitors. That he had a share in the "Great Tontine" was a circumstance the Viscount kept jealously to himself. He did not want the world to know that his greatly improved income, instead of being the result of his affairs coming gradually round, was due to his luck in the big lottery, and liable to vanish at any moment. Mr. Hemmingby and Sir Gerald Fitzpatrick were the only people he ever talked the matter over with, and even to the latter the Viscount would never have mentioned the subject, but that Sir Gerald, when they met, invariably inquired how the "Great Tontine" was getting on, and whether he was still in it. But, even to Sir Gerald, he never disclosed how near the thing was drawing to a conclusion, nor what extraordinary interest he had been drawing for his hundred pounds the last three or four years, answering his questions, for the most part, as vaguely as might be.

Actuated by these restless feelings, Lord Lakington made his way down to the Vivacity Theatre, and was duly shown into the manager's sanctum. "Good morning, Hemmingby," he exclaimed as he entered; "I have come

down to have a chat with you, because you know something about everybody."

"Well, I can't expect you to condole with me for being at last out of it. It is too much your interest for that; and I really thought, Viscount, I should have out-stayed you. But you have of course had your letter from the Directors, informing you that my nominee has gone at last. Well, I can't complain; it has been a very good 'spec,' and I have had my hundred back a good many times out of it. As for you, you bid fair to take the pool."

"I want you to tell me something about my two antagonists. I have no doubt you can."

"I can tell you very little about Miss Caterham. She is a maiden lady living at Kew, and I know nothing further about her beyond the fact that her nominee has been unaccountably missing for the last two years. Nobody knows whether he is dead, but they can't produce him and prove he is alive. As for Pegram, he is a lawyer down in North Wales. It was I induced him to take a share in it. He made a lot of money over the development of Llanbarlym, the new watering-place, you know. But he is a very speculative fellow; believes in his star, and all that sort of thing. I have a notion that his star has taken to erratic courses of late, and he has lost a good deal of money. In one or two things that we have been in together I can vouch for it; I got scalded myself, and know it was so. In fact, Viscount, I congratulate you. I look upon it now as a match between you and Pegram. I don't believe in a nominee getting lost. Old people on the verge of eighty don't stray. Their getting out of the way means "going under." Of course, I don't know who this nominee is any more than I know old Pegram's; but, depend upon it, he will never turn up in the flesh."

"It's a tremendous big stake to be playing for," observed

Lord Lakington ; “ a hundred and sixty thousand pounds on the turn of a card, you may say, for at eighty the fall of a life takes place pretty near as quickly. People at that age flicker and go out very suddenly. It would be a deuce of a nuisance to lose this income now. I wonder whether it would be possible to compromise. You know this lawyer fellow—see him, no doubt, sometimes ; you might sound him on the subject for me.”

“ I’ll do that for you with pleasure,” replied the manager. “ I often see him. I invested a little money in Llanbarlym, and occasionally go down to look after some house property I have got there. His son too, Bob Pegram, always gives me a look in when he comes to town. He is wonderfully fond of a theatre, and, though I can’t say I ever saw him, much given to strutting his hour on the boards himself. However, it is no use talking to him about it ; I must get hold of the old man. I tell you what, Viscount, I never thought of it before, but the Directors are about right to keep the nominees’ names a secret. It’s an everlasting big pile, and the temptation becomes rather powerful when you find there is nothing but the life of an old man of eighty between you and a hundred and sixty thousand pounds ; it would be mighty apt to go hard with the old ‘ crittur.’ ”

“ What do you mean ? ” inquired the Viscount.

“ Mean ? why, that there are plenty of men wouldn’t hesitate to choke the life out of the poor old chap if they got a fair chance, and could by so doing make certain of landing the lot.”

“ Yes,” rejoined the Viscount. “ I quite agree with you. The temptation to bring the whole thing to a conclusion in their own favour would be irresistible. The nominees must, at all events, feel easier in their minds that their names are a profound secret.”

“ Yes,” observed the manager, laughing. “ I shouldn’t

like in my old age to know that any human being would benefit by my death to that extent; I should feel it would be prejudicial to longevity. I only hope your nominee keeps healthy."

"Very well indeed, thank you. Now I must say 'Good morning.' Don't forget to suggest the compromise to Pegram, and hear what he says about it. It is very possible he may be quite as anxious to divide stakes as I am."

"Quite so," rejoined Mr. Hemmingby. "It's a stake that will bear dividing, and I should think it is a matter of indifference to the Directors what arrangements you may make between yourselves. In your place I would have seen it out—had all or none; but of course the other is much the most prudent line to take. I'll not forget to see Pegram, you may rely upon it. Good morning."

Lord Lakington walked away from the Vivacity Theatre considerably relieved in his mind by this new idea which had occurred to him. It was so clearly the best thing to do for both of them, and the more he reflected upon it the more convinced he became that the Welsh lawyer must be quite as keen to come to an arrangement as himself. It was too horrible to think of going back to those days of abject poverty which he experienced before the "Tontine" commenced paying such great interest. Yes; it was far better to run no risk and to make a certainty of half. Hemmingby was a sharp man of business, and would, no doubt, settle the affair satisfactorily with Pegram in the course of the next few weeks, and, having come to this satisfactory conclusion, Lord Lakington made his way to his club in search of lunch.

The manager's account of Mr. Pegram was correct in the main. His ups and downs during these last twenty years had been very numerous. He had more than once amassed a considerable fortune, and then lost a great part

of it again by seeking to increase it. It is probable that two or three times he might have abandoned speculation, and retired with ten or twelve thousand a-year, but in his anxiety to extend that ten to twenty, he had lost the greater part of it back again. At this present moment he is a poor man in his own eyes ; that is to say, upon several occasions he has possessed property of three times the value of that which he now holds. Some of his speculations have proved injudicious. In other concerns he held his shares too long, missing the chance of realizing when his shrewder *confrères* "got out." Mr. Pegram's belief in his star of late has begun to diminish. He is fain to acknowledge that his luck seems most decidedly against him at present, and that, touch what he may, it seems invariably to turn out disastrous. The acquirement of a country seat and seeing his son a leading gentleman of the county, which had been for years the object of Mr. Pegram's ambition, seem as far off as ever ; and yet he has been so near to it more than once. That Mr. Pegram, under these circumstances, should ruminate over the "Great Tontine" is not to be wondered at. He has indeed strong reasons of his own for assisting the affair to a conclusion as speedily as may be, and has been, ever since apprized of the death of Mr. Hemmingby's nominee, turning over in his mind a scheme which may lead to this desirable conclusion. Lord Lakington would have been delighted could he have known that Mr. Pegram is very ready to hear of a compromise ; but whether his lordship will be quite as well pleased with the terms of that compromise, when in due course he shall learn them, is somewhat open to question. Old Pegram has made it his business for the last two or three years to pick up all he can about the shareholders still left in the lottery. No details about their past and present lives or ordinary habits are beneath his notice, and he would willingly have ascer-

tained the names of all the nominees had that been possible. Lord Lakington, for instance, would have been astonished had he been made aware how much old Pegram knew concerning him. The old Welsh solicitor, too, has ascertained a great deal concerning Miss Caterham. He had learnt, probably from Hemmingby, that her nominee was missing; and no sooner did he find by the Directors' letter that Hemmingby was no longer a shareholder, than he told his son, with a grin, that it was time to take steps to secure—what he was pleased to term—their share of the inheritance.

"You see, Bob," said the old man, "there was nothing to be done till there were only two or three of us left in. It was of no use attempting to move the pieces before; and, to tell the truth, I am main glad that this Hemmingby is out of it. He is a terrible sharp fellow, and I had just as soon that he wasn't playing against me. Now, the first thing to be done is to find out all about this missing nominee."

"It's all very fine, dad, but that will be rather a stiff nut to crack. Why, you see, they have been two years—at least, so we are given to understand—without being able to find him themselves. Now, considering we have no idea who he is, we are starting a little in difficulties. We don't even know who to look for."

"Quite right, Bob, you couldn't have put the thing clearer; and, having got at that, you naturally know exactly what to do."

"No, I am blessed if I do."

"Well, you surprise me," replied Pegram senior. "It's obvious the first thing to be done is to find out the name of this nominee. It is quite clear we can't move a step without that. Now, the best chance, in my opinion, of getting at it is for you to call upon Miss Caterham, boldly to introduce the subject of the 'Tontine' and the missing

man, of course not discovering your own ignorance concerning him. Recollect this : she is a retired maiden lady and elderly. As a rule they are talkative. Be excessively polite and quiet in manner. Old ladies are easily frightened. Say as little as may be yourself, but let her talk. I think the odds are, Bob, that she blurts out the name we want before ten minutes are over."

"Upon my word, I believe you are right. I suppose I had better call in an assumed name, and I'll make up a bit. Let's see, what shall I make up as?"

"Do nothing of the sort; we want none of your play-acting tricks on this occasion. Just simply give your own name. The probabilities are that a quiet, elderly lady like Miss Caterham has never troubled herself to inquire the names of the other competitors. You don't suppose that there is anybody but myself who has burrowed, schemed, and worked to find out all the particulars concerning them. I know a good deal about Miss Caterham. She mixes very little with the world, and, depend upon it, your name will convey nothing to her."

"Well, it shall be as you like," replied Bob Pegram; "but I think you are wrong. You had much better let me take an assumed name and go as a clergyman, or something of that sort."

"Only to find that you are of the wrong denomination," retorted his father. "I don't happen to know what Miss Caterham's views are upon that point. No, do as I tell you : go in your own proper person."

"All right, sir. I'll start by the night train, but I think it is a mistake," and shaking his head meditatively, Mr. Bob Pegram left the room.

This happened to be one of that gentleman's hobbies. Mr. Hemmingby was quite right when he spoke of him as passionately fond of theatricals. While he was serving his time in London Robert Pegram had been a determined

patron of the play-house. He had been a prominent member in an amateur dramatic society, and, in the eyes of himself and his immediate friends, was a comedian of much talent. In fact, at one time, such was his infatuation for the profession, that he thought seriously of joining its ranks; but here the old gentleman interfered, and put his foot down in a most peremptory fashion, and Mr. Robert Pegram was made clearly to understand that he was quite at liberty to make a fool of himself as an amateur as often as he liked, but that if he really went upon the stage he need never expect another shilling from his father during his lifetime, and most assuredly would find himself cut off with that oft-mentioned inheritance at his death. Such particularly plain-speaking brought Bob Pegram to his senses, and compelled him somewhat ruefully to forego his chance of histrionic bays for the more certain pudding of lengthy bills of costs; to abandon the buskin for the quill, and to quit the dubious vicissitudes of the stage for the more assured future to be found in an attorney's office.





CHAPTER III.

MISS CATERHAM HAS A VISITOR.

STANDING off the Brentford road, and in the immediate vicinity of Kew Gardens, is to be seen a small cottage half smothered in creepers. Honeysuckles, jasmine, and all sorts of climbing plants have been carefully trained about its walls, so that in the summer it looks more like a bower than a prosaic residence of bricks and mortar. In front of the French drawing-room windows lies a small flower-garden, now all aglow with colour, bearing evidence of careful tending by loving hands. Flitting about amongst the flowers with a pair of scissors, and clipping a blossom here and there, is a young lady of some three or four and twenty, whose acquaintance we made many years ago when she was of considerably lesser proportions. This is Mary Chichester, whom we last saw as a child in the Jardin des Plantes at Avranches. A somewhat tall maiden now, with glossy brown hair and eyes to match, and a frank, fair countenance that intuitively disposes people to like her upon first acquaintance. Two years after Aunt Julia went to assist her niece in her trouble the doctor's fears were realized. Mrs. Chichester caught a bad cold, which speedily developed the latent seeds of consumption. In vain did her husband take her to a warmer climate. Her fate was sealed; and

so rapidly did she sink at the finish, that Miss Caterham only arrived in time to stand by her niece's death-bed. Aunt Julia promised before she died that she would take care of little Mary, and when she returned to England she brought the child with her.

"It seems hard to deprive you of the little one in the first agony of your sorrow, Fred; but at her age I can take better care of her than you, and in a few years I shall hope to restore her to you as a daughter, able in some wise to be to you what her lost mother was."

"It is best so," he replied sadly; "the child requires that watchful care that only a woman can give, for she is delicate, and makes me tremble for fear she should have inherited her mother's terrible complaint; add to which, I must strive hard to make a living for myself and a home for her in the future, and save, if possible, the pittance that still remains for her. The capital has melted terribly of late," he concluded, with a faint smile.

Poor Fred Chichester was not destined to realize his hopes. He said no word of his intention to Miss Caterham, but he had already made up his mind as to what he would do. Heart-sick and weary of his fruitless endeavours to obtain employment in England, he had already thought as to whether there might not be greater opportunities for him abroad, when suddenly it flashed across him that, for men of his trade, there was plenty of occupation just now on the banks of the Potomac. The great struggle between the North and South was at its height, and he had heard of more than one English officer who had obtained employment in either army. With the Northern armies especially might an English soldier, who came out properly accredited from officers high in the service at home, be tolerably sure of a pair of epaulettes.

Fred Chichester hurried over to London, made a will, bequeathing all he had left to his little daughter, put a

hundred pounds in his pocket, and sailed for New York, bearing with him letters of introduction and recommendation from several of the military chiefs under whom he had served. He speedily obtained a commission, distinguished himself upon more than one occasion, and finally fell, some eighteen months afterwards, upon the bloody field of Gettysburg. His faithful henchman had begged so hard to accompany him that, conscious though he was of the utter incongruity of such a soldier of fortune as himself being accompanied by his servant, Chichester had not the heart to refuse him. The North were not very particular about what they enlisted as food for powder in those days, and as the wiry old man did not look within some seven or eight years of his real age, made no difficulty whatever about enrolling him in the same troop as his master. He was by Chichester's side when he fell, and passed scathless through that field of carnage himself, only to shed bitter, blinding tears as he laid "the master" in the grave.

It was he broke the news to Miss Caterham in a blurred, blundering letter, made, in spite of its queer, homely expressions, pathetic by the genuine lamentations with which it was interspersed. Writing was a matter of great labour to Terence Finnigan, and after that epistle they heard no more of him for something like eighteen months, when he presented himself at the cottage, and explained that his detention in America had been to some extent unavoidable, his master's death not freeing him from his military engagements. In short, Mr. Finnigan had to serve to the end of the war, desertion being an offence checked with such stern promptitude in the Federal armies as to constitute a risk too unpleasant to be hazarded. Since that he had led a very nomadic existence. The old man was an excellent servant, and, thanks to his military experiences, a very Jack-of-all-trades. A wonderfully hale old

man, who could always pick up a living anywhere; but, thanks partly to his vagrant habits, and partly to his irresistible propensity for an occasional drunken bout, he never held any situation for long. Still, in the course of the year he never failed to present himself at the cottage, and Miss Caterham always took care upon such occasions he should further present himself to the officials of the "Great Tontine," and be properly identified as still alive.

Whether old Mr. Chichester was much shocked at the intelligence of his son's death Miss Caterham never knew. She had thought it her duty to inform him of the circumstance, and received a formal letter of acknowledgment in reply, which contained no expression of feeling on the subject, nor the slightest inquiry regarding his granddaughter. Aunt Julia thought it was possible that the second Mrs. Chichester might have something to say to this. It was rumoured that in this case, as has happened often before, May could turn January round her little finger; and it was possible, in the interest of her own children, Mrs. Chichester was not desirous of any acknowledgment of Mary. Be that as it may, old Mr. Chichester died without sign that he remembered the existence of his son's child.

And now the girl's flower-snipping is interrupted by a voice exclaiming, "Breakfast, Mary; come in, child, and pour out the tea," and Miss Caterham appears at the French window.

When you are verging on fifty, another twenty years do not pass over your head without leaving their marks behind them. The tall, lithe figure we saw at Avranches is bowed and sunken now. The brightness of the eyes is dimmed, and the grey-shot dark hair of those days is now almost white. Still she enjoys fair health, and laughingly says that Mary takes such good care of her there is no knowing what age she may attain.

"Coming, Auntie," replied the girl as she moved quickly towards the window; "only see what a lovely posy I have managed to gather for you this morning, and the beds, I assure you, bear no trace of having been despoiled."

"Thank you, child," replied Miss Caterham as she took her seat at the breakfast-table. "The roses are as sweet as those of your cheeks, my dear."

"Oh, Auntie, if I wasn't pouring out the tea I would jump up and make you *such* a curtsy. Who wouldn't get up early to be rewarded with so pretty a speech."

"By the way, Mary, I have had a letter from Mr. Carbuckle this morning."

"And what does he say? Has he obtained any tidings of poor Terence? You told me he had promised you once more to set inquiries on foot, and endeavour, if possible, to discover him."

"No, so far he has been unsuccessful; but I will read you his letter."

"DEAR MISS CATERHAM,

"No news as yet of Terence Finnigan; but, at such an early stage of the proceedings, it was very unlikely there would be. We can hardly expect to find him, as he has been missing so long, without considerable trouble, and I honestly own that I think it is probable that our former search for him failed from not being so thorough as it ought to have been. The truth is, that my practice is so large that I really have not time to bestow the attention upon it that should be given. I have therefore deputed to a young friend of mine who has just joined the noble profession the care of it. His poor father did me many a good turn in my early days, and I trust, as opportunity offers, to do the same for him. In the meanwhile, like most of the 'just called,' he has a good deal of time on his hands. I told him all about the case

the other day, and (here Miss Caterham stammered, hesitated, and apparently passed over a line or two)—and—and he seemed intensely interested. I proposed to him to undertake the management of the hunt. He jumped enthusiastically at the idea, and, as he is a clever young fellow, with plenty of leisure, I feel sure that he will conduct it better than I should under the circumstances. My brains and opinion are of course at his service whenever he requires them. He has cross-examined me as to details in a very promising manner, but is anxious to put you and Miss Mary also in the box ; so I have given him your address, and you may expect him to honour you with a visit shortly. With love to Miss Chichester,

“ Believe me,

“ Yours most sincerely,

“ HENRY CARBUCKLE.”

“ It is very singular,” said Miss Caterham, as she laid aside her spectacles, “ but Mr. Carbuuckle has quite forgotten to mention his young friend’s name. Well, whoever he is, it is extremely kind of him to undertake this business for us.”

“ Yes,” replied Miss Chichester, “ and we shall of course know all about his name when he calls, but I am afraid we shall never see poor Terence again. He was a very old man, for one thing, and then he would never have been so long without coming to see ‘ Miss Mary.’ As you know, Auntie, all that passionate devotion he had for my poor father he transferred at his death to me. Of course he has known me from my cradle, and, as he always reminded me, has carried me in his arms scores of times. I feel sure he would have come to see me if still alive.”

“ Too true,” rejoined Miss Caterham, relapsing into a brown study.

Mary Chichester's remark recalled to Miss Caterham's mind that she herself was advanced in age, and that the time, in all human probability, was not far distant when she would have to bid her grand-niece good-bye, and leave her to face the world by herself. Miss Caterham's income would die with her, but Mary would find herself in possession of a slender income all the same. There was not only the couple of thousand pounds or so that her father had left her, but every shilling of the dividends accruing from the "Great Tontine" had been most punctiliously funded in her name, and, as we know, in these latter years those dividends had been considerable. Miss Caterham sighed ruefully when she reflected that the very big returns of the last two years had not been added to her hoard. However, she could take comfort in the recollection that she had done her duty honestly by Mary; she had brought her up, and at her death would leave her by no means unprovided for.

Miss Caterham knew, not only from her dividends, but officially, that her nominee, if alive, was one of the last three lives left in the lottery, the lapse of every life being duly communicated to every subscriber by the Directors from the commencement. Indeed, she might, had she wished it, have ascertained the names of her two remaining antagonists for the grand prize. A list of the subscribers was kept in the Directors' room at the grand opera, and it was open to any individual subscriber to see that list, corrected up to the end of the preceding year, on certain fixed days; but the names of the subscribers' nominees was a secret known only to the Directors. Mr. Hemmingby, for instance, finding himself one of the last in, had taken the trouble to find out the names of his opponents, and had also, through his intimacy with Mr. Salisbury, ascertained that Miss Caterham's nominee was missing; that the Directors had therefore refused to pay

her dividends, and held them in abeyance until such time as proof positive was arrived at of the said nominee being either alive or dead.

Some two or three hours have elapsed, and Miss Caterham is busy at the writing-table in the drawing-room, while Mary Chichester is hard at work amongst her flowers in the garden, when the neat parlour-maid enters the room, and, presenting a card to her mistress, says, "The gentleman wishes to know if you will see him."

Miss Caterham glances out of doors for a moment, ascertains that her niece is absorbed in her gardening, then quietly shuts the window, and says, "Show the gentleman in, Eliza."

A few moments, and Eliza ushered into the room a man somewhat below medium height, with rather close-cropped sandy hair, light, quick, restless eyes, the colour of which it would be hard to determine. He advanced quietly, and with a low bow, said, "Miss Caterham, I presume."

Returning his salute, Miss Caterham first acknowledged her identity and then, glancing at the card in her hand, observed, "Mr. Robert Pegram. You come, of course, from Mr. Carbuckle. It is really very kind of you to have undertaken so troublesome a business for me."

Mr. Pegram contented himself with another low bow.

"Pray be seated, Mr. Pegram," continued the old lady. "I am afraid you will find the discovery of this man a very wearisome piece of work." "Hum!" thought Miss Caterham, "I suppose he is a very nice young fellow, because Mr. Carbuckle says so, but I cannot say I think his appearance prepossessing."

"The discovery of missing people is usually a little troublesome, but, as a rule, it's a mere matter of time and money."

"I am prepared to spend *some* money," "rejoined Miss Caterham; but you must bear clearly in mind that

I am not a rich woman, and can only spend money in moderation."

"You may thoroughly rely upon my discretion in that respect, Miss Caterham. I will be very careful not to run you into any exorbitant expense," and a close observer might have discerned a twinkle in Mr. Pegram's eye, and a very slight twitch about his lips, which he evidently laboured hard to suppress. It was, however, but momentary, and Miss Caterham did not notice it.

"You are aware that we have already had one unsuccessful search for Mr. Terence Finnigan?"

"I am, now you mention it," thought Mr Pegram; "but I was not in the least aware of it before." He, however, contented himself by bowing assent.

"Yes; we started from Hampstead, where he told us he was living the last time we saw him. He had been a sort of odd man about one of the inns there, but he had disappeared months before, and they knew nothing whatever of him."

"An Irishman, by his name," observed Mr. Pegram, quietly. "He will probably return to his own country. I presume you know where he was born?"

"Oh yes; he comes from Mallow in the county of Cork, and of course that was one of the first places in which we sought for him; but we could find no trace whatever of him in those parts. You are aware, Mr. Pegram, how large the interest is I have in his discovery."

"Alive," rejoined Mr. Pegram, sententiously.

"Well, certainly," replied Miss Caterham with a smile, "both for his own sake and mine I should much prefer finding him in the flesh. I can hardly expect you to take as much interest in his discovery as I do."

"Quite as much in finding him dead," muttered Mr. Pegram to himself, "if you only knew it;" but once more he contented himself with bowing assent.

"Still, you have promised to interest yourself on my behalf, have you not?"

"I can assure you, Miss Caterham, I shall be quite as deeply interested in this inquiry as yourself. It is one of the most exciting cases I have ever heard of for all concerned."

"Mr. Carbuckle has no doubt put you in possession of all requisite particulars connected with the case; but still——"

"Excuse me, Miss Caterham," interrupted Mr. Pegram, "but I should like to gather all the details of this affair from your own lips. Let us put Mr. Carbuckle on one side, and suppose that you just now give me instructions to find this man, Terence Finnigan, for you. Now, will you kindly answer the questions I am about to put to you?" and Mr. Robert Pegram proceeded to cross-question his hostess in a manner that did much credit to his professional skill.

"Thank you," he exclaimed at last. "I thoroughly understand now all that is necessary for me to know. I need take up no more of your time, but when I obtain any intelligence I shall of course communicate with you again; and so saying, Mr. Pegram bowed low, and took his departure.

Mr. Pegram walked away in a state of considerable elation about the information he had acquired. "The governor was quite right," he muttered, "in thinking that if I called upon Miss Caterham I should get at all the facts about this mysterious missing life. That Miss Caterham's nominee could not be proved, either alive or dead, he got out of Hemmingby the last time he came down to Llanbarlym, and he guessed rightly, that the chances were an elderly maiden lady had never been at the pains to ascertain what the names of her rival competitors were. I wonder what she takes me for. That she supposed me

to come from Mr. Carbuckle, the eminent Queen's Counsel, was of course evident; but whether she thought I was friend, barrister, solicitor, or detective, I am blessed if I know. There is one thing certain—it is quite as much our interest to find this Terence Finnigan as it is hers. Nothing would gratify me more than to find him neatly tucked in, with a legibly-cut tombstone recording the date of his departure from this world. If, on the other hand, we find him alive, we should naturally keep that disagreeable fact to ourselves. Caterham & Co.'s business is to prove Terence Finnigan alive; Pegram and Co.'s business is to prove him dead. I flatter myself, Pegram and Co. are not likely to fall into the mistake of proving their case for the opposite side."

"Who was your visitor, Auntie?" exclaimed Miss Chichester as she entered the drawing-room. "I saw a little man pass down the gravel walk just as I was gathering up my things to come in."

"That was Mr. Carbuckle's young man," replied Miss Caterham. "He's not of distinguished appearance, but I fancy he is clever. The questions he asked about poor Terence struck me as shrewd and to the point. He knows now all we can tell him."

"I rather wonder you did not send for me," remarked Mary Chichester; "not, I will own, that I could tell him anything more than you could, but I should like to have heard what view he took of Terence's disappearance."

"He showed himself a sensible man by declining to offer any opinion or conjecture, but simply said that when he had anything to tell he would let us know."

Miss Caterham had never told her niece anything about her connection with the "Great Tontine," and Mary Chichester had never heard of the big lottery in her life.



CHAPTER IV.

“OH! MY LOVE IS A SAILOR-BOY.”

I SHALL be glad to see Jack Phillimore,” said Mrs. Lyme Wregis, as she and her granddaughter sat in the drawing-room in Victoria Road, awaiting the advent of that young sailor. “It is a good thing for him, of course, to have got a ship, although I suppose that means bidding him good-bye for a very long while. Some people at my time of life would say for ever; but I mean to live till he comes back, Trixie, for certain sagacious reasons of my own.”

The speaker was a slight, wiry old lady, with snow-white hair, and dark, bead-like eyes, that at all events betokened no infirmity of vision; and, in good truth, Mrs. Lyme Wregis was little wont to overlook anything that came within their ken. Although she had entered her eighty-second year, no stranger would have put her down within at least a dozen years of that age. She was so quick and energetic in her manner, took such keen interest in all that was going on around her, that one would have been more likely to remark upon how lightly she carried her seventy summers. She was an old woman, no doubt, but so singularly free from the infirmities of her time of life that people rarely recognized how old.

"Yes," replied Beatrice, "that is the worst of it. It is of course very nice that he should get a ship, because I know he wants one. That people I like should get what they want is all very fit and proper; but, I must say, I don't like losing Jack for so long."

"Pooh, child! Jack has got his way to make in the world, and that is not to be done by dangleing about your apron-strings. You can't expect to have him always to tease and bully."

"I don't think Jack minds being bullied and teased by me, grandmamma," replied the girl with a saucy toss of her head.

"Not much, perhaps; these sailors are always given to philandering. He will probably bring home a wife from the other side of the world."

"Jack will never marry," replied the girl quickly.

"Ah, well, my dear," said the old lady demurely, "no doubt you know best; but if he *has* taken vows of celibacy, I can only say I am very sorry for *you*."

"You are a wicked old woman," cried the girl, as her cheeks flushed, and she threw her arms round her grandmother's neck and kissed her. "How dare you entrap me like that? But, joking apart, three years, you know, is a terrible long time to say good-bye to anybody one likes."

"Not at your time of life, child; and I tell you, Beatrice, that I think your cousin Jack's appointment is a very good thing for many reasons. It advances him in his profession, and it will give you both time to know your own minds. You are very young yet, and have not seen much of the world. You might fall into the mistake of believing a girlish fancy to be a serious love-dream. No, don't interrupt me. Although there is no formal engagement between you and Jack, yet you know perfectly well that you both regard matters between you pretty much in that light. Now, don't think, my dear, that I wish to oppose such a

thing; but Jack must of course sail for this voyage, and I think it much better there should be no formal engagement until his return. Then you can do as you like, even go the extreme length of getting married, with nothing but love and good wishes on your old grandmother's part."

"It will be very hard to send Jack away without a little bit of comfort, should he ask for it," replied Beatrice softly, as she kissed the old lady. "But you are the only mother I have ever known, and I don't think I could disobey you in this matter."

Although she did not wish to see Beatrice hampered with a long engagement, yet this marriage was a very favourite idea with Mrs. Lyme Wregis. That Lord Lakington would marry again now seemed improbable. That he had not done so, in the eighteen years that had elapsed since the death of his wife, surprised nobody more than his mother-in-law. Left an impoverished widower before he was thirty, that the Viscount should again seek to barter his coronet for a wealthy bride seemed to the world only in the common order of things. Whether he was so persistently out of luck that he failed to come across an eligible *parti*, or whether his brief experience of matrimony did not encourage him to repeat the experiment, one can't say. Mrs. Lyme Wregis clung to the belief that it was his affection for his daughter—and, in his indolent, selfish way, the Viscount was very fond of Beatrice—which had prevented his taking unto himself a second bride. But some of his friends who knew him best deemed it was a mixture of pride and indolence which had restrained him from seeking to repair his shattered fortunes in that wise, the fact being, that, some years after the great crash of his father-in-law, Lakington had altogether eschewed society. He was seen at Clubs, and his usual haunts of that description; but balls, garden-parties, and such assemblages of the London world knew him no more.

But now the door opened, and Mr. Phillimore made his appearance—a good-looking young fellow enough, with fair hair, bold blue eyes, and a blonde moustache. He shook hands cordially with the ladies; and his greetings made, in obedience to the announcement that dinner was ready, handed Mrs. Lyme Wregis with gay courtesy to the dining-room.

“And so, Jack, you are pleased with your appointment,” observed Mrs. Lyme Wregis. “I suppose it really is a nice thing for you.”

“Great bit of luck,” he replied. “I am going out, you see, as the Admiral’s Flag-Lieutenant. Now, of course, unless I am such a fool as not to get on with him, that means I shall be always pretty well taken care of when there is anything going.”

“He does not express himself very clearly, Grand-mamma, but we quite understand, do we not? That means he expects to be pitchforked into the first good berth going, to the prejudice of older and more deserving officers. Still, though the service is going—well, where the service always is going, we must congratulate you personally.”

“You are a little premature, Trixie,” replied her cousin, laughing. “There is no war going on, and a quiet little job such as you hint at is not quite so easy to manage in these days. It is well to have the chiefs of your service at your back, but you might wait until interest has done me a good turn before you chaff me about it.”

“Oh, nonsense,” replied Mrs. Lyme Wregis, “you need not think that these days are more immaculate than those that are gone. The plums of the pudding go quite as much by favour as they did long ago. The only thing is, you must not be palpably unfit for the post, in consequence of the multiplication of newspapers. Journalists are always hungry for something to write about, and delight in a flagrant case of the round peg being adapted to the

square hole ; and even if we at last become a Republic, as all that Radical rubbish hope we shall, you will find the brave old trade of jobbery go merrily on. Bah!" concluded the old lady contemptuously, "your blatant democrat, or your horny son of toil, is quite as ravenous for a snug sinecure as any one else."

"And so you are to be away three years, Jack," remarked Beatrice.

"Yes; but it is to be spent at a first-rate station. There is the opera, balls, and all sorts of gaiety when we are at Malta; then one is certain to get a peep at Naples, the Ionian Islands, and all that sort of thing; a fortnight's leave to have a turn at the cock in Albania; or even perhaps have a shy at a wild boar. I have often known men regret that their time there was up."

"And you would have no regrets about leaving England for so long?" inquired Beatrice, in somewhat more serious tones than she had as yet spoken.

"Well, of course," replied her cousin, "I should be sorry not to see any of you for so long a time; but then, you know, when a man turns sailor he of course expects all that sort of thing. One might have been condemned to a brig upon 'the Coast.' Besides, I shall never be more than a few days distant from you, and can always make a dash home if any event of importance is about to take place in the family."

"Such as my marriage, you know," replied Beatrice demurely.

"Yes, you may be quite sure I shall be there whenever that takes place," said Jack Phillimore, "even if I am tried for desertion afterwards."

"Oh, but you might not be asked, you know. I have such a thing as patriotism about me, and should never think of allowing my private affairs to interfere with the upholding of the 'meteor flag of England, which shall yet terrific burn,' et cetera."

"Ah, well, Trixie, you know that I should be very unhappy if I thought your wedding could take place without my being present."

"Give me a glass of wine, Jack Phillimore," interposed Mrs. Lyme Wregis, "and don't put nonsense into the child's head. She is only just out of the schoolroom, and thinks of course that marriage means nothing more than orange flowers, a veil, and white satin."

"How dare you say such things, Grandmamma? Why, you know that I am a grown-up young lady, and was eighteen last birthday, and have done with masters and all that sort of thing for months and months."

"Well, now," said the old lady, laughing at Beatrice's indignant protest, "I shall leave you young people to have your talk out by yourselves while I take my usual nap before tea."

"Then you have to leave almost at once, Jack?" said the girl in low tones, while her cousin closed the door behind Mrs. Lyme Wregis.

"I leave Waterloo by the mail train to-morrow night," he replied; "and this is the last time that I shall see you, Trixie, till I don't know when. I have got so much to do to-morrow that it will be quite impossible for me to get out here; but I have counted on this evening. I have something to say to you before I leave England, something indeed that I could not leave England without saying. Cannot you guess what it is, Beatrice?"

The girl's lips syllabled a scarcely audible "No," to which the blood that mantled her cheeks gave flat contradiction.

"Yes, I think you can, darling," he continued. "If I have never told you in actual words that I love you, it is because I have told you in so many other ways that it was needless. I have loved you for years. I loved you as a child, loved you as a school-girl, and now that you

are a woman grown, I want you to tell me that you can love me in return. Can you not tell me that, darling? Can you not promise that, when I come back at the end of three years, you will be my wife?"

He took her two hands in his as he spoke, and bent his head to hear her answer, and it may be with some intention of sealing the compact with a kiss, should her reply be what he hoped for.

"No, Jack," she replied softly, "I cannot do that."

"Have I been mistaken, Beatrice?" he exclaimed sadly, as he released her hands. Surely I cannot have been dolt, idiot enough to mistake mere cousinly love, the warm-hearted, affectionate love that a girl might innocently feel for a cousin she had known intimately from her childhood, for the more passionate love I hoped I had won. I shall carry a heavy heart away with me if this is so. Remember, Trixie, I am speaking to you now as men speak when their life's happiness rests upon a woman's answer. I ask you once more, can you not give me such love as I would fain have? can you not regard me, no longer as a cousin, but as your betrothed husband."

"You must not ask that question, Jack."

"I cannot see that," he rejoined in resolute tones. "The minute I got my appointment I made up my mind to ask you that question before anything, and surely a man deserves a courteous reply, if it be to say him 'nay.' You may tell me, Beatrice, that I have already had it, and that it is unfair to press you further; but my whole life is at stake. I have looked forward for the last three years to the time when I should say this to you; and forgive me if I am loth to believe that it has been all a delusion on my part. I have even actually hugged to my heart the flattering belief that you cared for me to some extent in the way I hoped for. I utter no reproach. I am not the first fool that vanity has led astray about a woman's

regard. I will trouble you no more, and only ask you to forgive me for thinking that you loved me well enough to be my wife. Good-bye, and God bless you." And Jack Phillimore hastily pressed her hand, and then made for the door.

His steps were arrested ere his fingers had clasped the handle by a faint "But, Jack."

"But what?" he asked, as he turned again towards her.

"But I do love you," she replied, with flushed cheeks.

"Well enough to be my wife, darling?" he whispered, as he stole his arm round her waist.

"Yes; and I was just about to tell you so, only you were so dreadfully impetuous. And Jack," she continued, as she yielded to his embrace, "when you began to tell me how you loved me it was so delightful that I could not interrupt you. I suppose I ought to have melted before," she said half-shyly, half-saucily; "but cannot you understand a girl being so proud of having won such a love that she could not bear to break in upon her lover's pleadings?"

"But, Beatrice, dearest, what made you so cruel to me at first? Why did you tell me you could not love me?"

"Oh, Jack, I did not. You asked me to promise to be your wife, and I told you I could not. Now that you have told me that you love me I can tell you all. Grand-mamma, you see, is a very clever old woman. There is nothing goes on under her eyes but what she knows rather more about than the people concerned. I am ashamed to say that she discovered my secret. Horrible to confess, she had none of those doubts which so disturbed you. She seemed also to divine that you would ask this question before you left England, and she made me promise that I would not pledge myself to be your wife."

"Well," cried Jack, "this is unaccountable. I declare I thought I was rather a favourite with Mrs. Lyme

Wregis, and never dreamt that she would have opposed me in this manner."

"You are mistaken again," said Beatrice. "You have no stauncher friend than grandmamma; but she has a great objection to long engagements, and, as you know, she has stood in the light of a mother to me; so you see I was bound to promise what she wanted. And then again, you know, if I had refused to promise, and had not been asked, it would have been so very awkward, and made——"

But here Beatrice's speech was prematurely cut short, and her lips paid tribute for her sauciness.

And now, Jack," said the young lady, when she was at length released, "I really must go upstairs and look after tea. If grandmamma has not by good luck taken a considerably longer doze than usual, she must be rather wondering what has become of us. Remember, though she very properly declined to allow her granddaughter to recklessly plight her faith to a sailor whose ship had the 'blue Peter' at the fore (that is nautically put, I flatter myself), still, if perchance the said sailor should be in the same mind three years hence, she laid no——"

And once again Beatrice's speech was interrupted, as will happen to lovers in confidential intercourse.

Mrs. Lyme Wregis had not only finished her doze, but was preternaturally wide awake, as the young couple entered the drawing-room. She eyed her niece keenly, and then exclaimed,

"Get me my tea, child; it has been drawing so long that it is doubtless as strong as the protestations Jack Phillimore has been making you downstairs. What has he promised to bring you home from foreign parts?" continued the old lady laughing.

"Shall I tell you, Mrs. Lyme Wregis?" interrupted the young man eagerly.

"Yes; what is it to be this time?—cockatoos, humming-birds, Maltese filagree work, or what?"

"Something much more simple," replied Jack; "only a wedding-ring."

"And, Beatrice," interposed the old lady quickly, "you have not promised to wear it, have you?"

"No, grandmamma, dear," replied the girl; "but I have not vowed to say 'No' should he offer to put it on for me."

"Ah," replied the old lady, with a nod of satisfaction. "Mind you put plenty of cream in my tea, Beatrice."





CHAPTER V.

MISS CATERHAM HAS ANOTHER VISITOR.

HERE!" exclaimed Mary Chichester, as she sprang to her feet, after a half-hour passed by the side of a bed of scarlet geraniums bordered with "golden chain." "I have snipped and snipped until I don't think I have left a bud in that border to break forth and destroy the harmony of our arrangements. I think I have done enough for this morning, and will go in and see what Auntie is about;" and as she slipped off her gardening-gloves, and concluded her soliloquy, she became conscious that a well-favoured, gentlemanly-looking man at the gate was watching her proceedings with apparent interest.

Finding himself discovered, the stranger raised his hat, and, opening the gate, came forward with a bow, and said, "This is Miss Caterham's, I believe; and you, I presume, are Miss Chichester?"

"Certainly," replied the girl, "my aunt, Miss Caterham, lives here, and I am Mary Chichester; but you must excuse my saying that I cannot recollect that we have ever met before. Perhaps you wish to see my aunt on business?"

"Exactly," replied the stranger; "on *her* business,

which I am about to make mine, I trust to Miss Caterham's benefit. You are quite right, neither you nor your aunt ever saw me before, Miss Chichester; but I have the authority of a very old friend of yours to excuse my intrusion—Mr. Carbuckle."

"Mr. Carbuckle!" exclaimed Mary. "Yes, he is a very old friend. You had better come in and see my aunt."

It is very odd, thought the young girl, that Mr. Carbuckle should send us another young man so quickly. Surely he cannot have come upon the same business as the other.

"You are very fond of your garden, Miss Chichester," remarked the stranger, as he followed the young lady towards the cottage.

"Very. This time of year I spend a great deal of time in it. I am passionately fond of flowers, and we live a very quiet, retired life. Very hum-drum," she continued, laughing, "I suppose most girls would call it, but I have known no other, and do not find it so. Auntie, you see, is not strong, nor equal to going out much. However, we shall no doubt find her in here, and then——Well, I think I must leave you to present yourself!" and so saying, she opened the drawing-room door, and, advancing towards Miss Caterham, said briefly, "This gentleman wishes to see you on business."

The stranger bowed as he said, "My name is Ringwood; you have doubtless received a note from Mr. Carbuckle, introducing me, and saying how glad I should be if I could be of any assistance to you."

"Any friend of Mr. Carbuckle we shall always be delighted to see; but I certainly have received no note from him mentioning your name to me. Perhaps it miscarried; but I really don't know, Mr. Ringwood, that I require assistance about anything."

"It is very odd," replied Mr. Ringwood, "that Carbuckle

should have neglected to write; but as it is so I must ask you to take my own account of things. Carbuckle is, as you know, a very busy man, with more work to do than he knows how rightly to get through—what I hope to be myself in days to come, but young barristers at starting have always to complain that they have got no work to do. Carbuckle is a very old friend of my family, and he happened to tell me the other evening about the disappearance of Terence Finnigan. He told me *all* the facts, Miss Caterham," and here Mr. Ringwood threw a significant glance at Mary Chichester, which did not escape that young lady's notice. "I ventured to doubt whether the search for Finnigan had been so thorough as it should have been, and he owned that perhaps it had not, adding that he could not possibly spare the time to supervise it himself. I was so interested in the whole story that I volunteered, if you would accord permission, to superintend a second search myself; and Carbuckle can vouch, Miss Caterham, that I, alas! have only too much spare time," concluded the young man laughing.

But Mr. Ringwood's laughter was of very short duration. Instead of thanking him for his volunteered assistance, or welcoming him as he had imagined a friend of Mr. Carbuckle's might expect, Miss Caterham and her niece gazed at him with evident dismay and uncertainty. At length the elder lady seemed to recover her speech.

"I must trouble you to go away, sir. I don't know how you became mixed up in affairs of mine, or where you gained your knowledge; but I shall certainly require no assistance from you. Ring the bell, Mary, please."

"Pray don't make yourself uneasy," observed Mr. Ringwood, rising, "I will leave the house without further delay. I can see that you are labouring under some misapprehension about me. It was very careless of Carbuckle not to write, and it has placed me in a most unpleasant posi-

tion. I beg to apologize for my intrusion, and will take care that you receive from Carbuckle testimony of the extenuating circumstances regarding it ;” and, bowing low, Mr. Ringwood was about to retire, when the clear tones of Miss Chichester arrested his intention.

“One moment, Mr. Ringwood ; one moment, Auntie dear,” exclaimed the girl. “Don’t you think it is but justice to tell Mr. Ringwood what he appears in our eyes. It is difficult to conceive what object any one can have in imposing upon us in this matter, and it certainly seems unlikely that Mr. Carbuckle would have, almost simultaneously, sent two gentlemen to inquire into this business for us ; but it might be so.”

Miss Chichester, remember, knew nothing about the “Great Tontine ;” consequently, whether Terence Finnigan was alive or dead was a thing that she conceived would probably interest nobody but herself and her aunt. That they should take an interest in what had become of their old servitor—one, too, who had laid her father in the grave—was natural ; but of what importance could it be to any one else what had become of this battered, somewhat drunken waif ? But with Miss Caterham it was different. She knew that the “Great Tontine” was coming to a close. If she was not so accurately up in all the details concerning it as Mr. Pegram, she yet knew enough to be aware that Terence Finnigan’s death must be a matter of quite as much importance to two other people as his life was to herself. A vague feeling that foul play was intended him, if by chance he had not already met with it, shot through her mind ; and she shivered at the thought that the courteous, gentlemanly man now addressing her might be anxious in the extreme to find Terence Finnigan, for the sole purpose of putting an end to him.

“Two gentlemen !” exclaimed Mr. Ringwood. “Do I

understand you, Miss Chichester, that some one, claiming to have been sent by Mr. Carbuckle, has called here to inquire about every detail you can remember concerning Terence Finnigan ? ”

“Certainly. A gentleman called upon my aunt two days ago, professing to be exactly what you represent yourself to be now, a friend of Mr. Carbuckle’s, come to make these very inquiries. My aunt answered all his questions, and he promised we should hear again from him shortly.”

“This is interesting,” said Mr. Ringwood quickly. “Of course, Miss Caterham, you look upon me as an impostor. I cannot blame you. There undoubtedly is an impostor in the field, and I can most thoroughly understand his object in the imposition.”

Mr. Ringwood addressed this speech markedly to Miss Caterham. He thought she would understand it, whilst Mary would not. Mr. Carbuckle had instructed him that Miss Chichester knew nothing about the “Great Tontine,” and that Miss Caterham specially desired that she should not. But the young lady was a shrewd observer, and noted as curious that Mr. Ringwood should at once own that he could see an object in such an imposition.

“I did not see the other one to speak to,” exclaimed Miss Chichester ; “but I begin to think, Auntie, we are doing Mr. Ringwood an injustice.”

“I do not know what to think,” replied Miss Caterham nervously. “Mr. Pegram said just the same thing. Mr. Carbuckle would never send two gentlemen about this affair without letting one know. If he had only mentioned the name there could be no doubt about which is the impostor, and even Mr. Ringwood admits that there is one. I don’t know what to do ; but I think Mr. Ringwood had better go away.”

That Miss Caterham was strangely agitated was ap-

parent to both her auditors—agitated to an extent that seemed unaccountable to both her niece and the young barrister. Stricken in years, living a secluded life, and suffering from very feeble action of the heart, the poor lady's nerves were easily upset. The terrible thought had flashed across her that the large stake so nearly within her grasp might lead one or other of her antagonists to desperate measures for the repression of a life so inimical to their interests as that of Terence Finnigan. She pictured herself already involved in schemes that might lead to a great criminal trial, and the termination of the "Great Tontine" resulting in one of the famous murder cases of the age. Her terror that she should be involuntarily mixed up in any such tragedy, or that her use of Finnigan's name should bring destruction upon him, increased to such a degree that Mary crossed the room swiftly to her side and exclaimed, "What is the matter, Aunt? you look almost as if you were going to faint."

"I don't feel well. I don't know what is the matter with me," faltered Miss Caterham, with a nervous twitching about the mouth. "Take me upstairs, child. You will excuse me, sir."

Although puzzled at the cause, Mary Chichester was not altogether surprised at her aunt's agitation; she knew what a very nervous person Miss Caterham was, and how easily she was frightened. As she led her aunt from the room the barrister opened the door for them, and in passing him the girl said, "Wait a little, please, Mr. Ringwood. I should like to see you again before you go."

Left to himself the barrister did what most men similarly situated would have done in his place. He wandered aimlessly about the room, musing over the past conversation. His brain was of course busy as to what was to be made of the fact that some one else was interested in the

discovery of Terence Finnigan. "Pegram," he muttered; "a somewhat singular name. I am glad Miss Chichester told me to wait, as it is essential that I should get that name right. It conveys nothing to me, but it very likely would to Carbuckle. Pegram!" and here his eye fell on a card-basket. He turned two or three of the top ones carelessly over, and then suddenly exclaimed, "Ah! here it is; Mr. Robert Pegram. I *have* got the name right then; and now, what the deuce can Pegram want with Terence Finnigan? Of course his interest in him must be in connection with the 'Great Tontine.' Pegram is either one of the last shareholders, or acting for one, and upon what manner of man Pegram or his principal may be, turns the use they will make of Finnigan's discovery. They may be merely interested in proving that Finnigan is dead, or, in the event of being first-class scoundrels, entertain a strong disposition to make him so. The stake is so large that it offers a terrible temptation; and, upon my word, when we read daily for what pitiful plunder murder is committed, I really should not be surprised, if they find Finnigan before we do, that we shall find him too late. The death of a friendless old man of that age could be compassed so easily, and would be so little likely to attract observation or inquiry. Here his reflections were interrupted by the opening of the door, and Mary once more entered the room."

"I have to thank you," said Ringwood, "for your belief in me when appearances most decidedly looked against me, and also for giving me this further interview, as there are one or two questions that I wish to put to you."

"It will be question for question, for I also am curious upon one or two points that I suspect you can clear up for me; but you shall begin."

"Well, then, first: how do you imagine this Mr. Pegram

got at the fact that a friend of Carbuckle's was to call upon your aunt relative to this affair. You see, this is a fact known, I presume, only to Carbuckle, myself, and Miss Caterham."

"Ah, that I own I can't tell you. You see I was not present at the interview, and only saw the gentleman as he was leaving the house."

"And this name of 'Pegram,' I presume, is quite unknown to either yourself or Miss Caterham."

"Quite; we never heard of him before. Have you any further questions to put?"

"No; there are several questions I should like to ask you about Terence Finnigan, but I do not think I am entitled to do so until you have heard from Mr. Carbuckle that I am his *bonâ fide* representative."

"Very well, then. Now, Mr. Ringwood, it is my turn. First, what made you say so markedly to my aunt that you knew *all* the facts in connection with Terence Finnigan?"

"Simply that I understood Carbuckle had placed me in possession of the entire story," replied the barrister jesuitically.

"I certainly thought that you meant more than that," said the young lady; "and now explain to me, please, the reason of the imposition. You said you could understand it, you know."

"That, Miss Chichester, is exactly what I cannot do. My lips are sealed professionally. We lawyers are acquainted with a good deal that we are not at liberty to blurt out."

"I understood it was to be question for question, sir, and I really cannot understand why we are not to be acquainted with the reason of an imposture that has been perpetrated upon us, which surely concerns no one so much as ourselves."

"I can only regret that my tongue is tied. I would tell you willingly if I might; but I must obey orders."

Miss Chichester bit her lip. She was somewhat of a queen in her own very limited circle, and little accustomed to have her wishes or requests disregarded. What could it concern any one else to discover what had become of Terence Finnigan? The sole object of the imposition, as it suggested itself to her mind, was that the impostor might have hoped to obtain some small sum of money from her aunt, either as a reward for fictitious information, or for the purpose of prosecuting sham inquiry. It was absurd to make a mystery of this, and she came to the hasty conclusion that Mr. Ringwood's refusal to answer that question was nothing more than the pomposity of a young man somewhat inflated with the dignity of his profession.

"Of course, if you decline to tell me there is no more to be said about it," she observed at length; "but if you intend to persist in such reticence, you must excuse my remarking that I do not think your professional assistance will be of much use to us. We are only poor women," she continued with a smile, "and, as such, cannot bear not to know what is going on. We like even to be told that there is nothing to tell."

"I assure you, Miss Chichester," he replied earnestly, "that I can see no reason why the cause of this imposition should not be made known to you, but I am pledged to be silent about it. If I get permission to conduct this search for you, I trust to be allowed to inform you of all particulars concerning it, although," he continued with a smile, "I am afraid there will be a good deal, in the first instance, of reporting that I have nothing to tell; but now I will bid you good-bye. When I next call, Mr. Car-buckle will justify your belief in me."

"I like that girl," muttered Ringwood to himself as he

made his way down the walk. "She has nice eyes and a superb figure, and of course she tickled my vanity by that delicate compliment of deciding that I was not the impostor. It is something to be written down a gentleman on the strength of one's personal appearance. I am afraid she must have thought me a bit of an ass making mountains of molehills. It must, of course, appear silly affectation to her my refusing to tell her the cause of that imposition. It is very curious that Miss Caterham should never have told her niece the story of the 'Great Tontine.' From what Carbuckle said, I should presume that Miss Chichester will chiefly benefit in the event of this missing Finnigan proving the last survivor. Well, the next thing is to see Carbuckle. The news that this Pegram is in the field will interest him, and decidedly make the chase more exciting."





CHAPTER VI.

A CONSULTATION.

MR. CARBUCKLE occupied a set of chambers in the Temple on the first floor of Plowden Buildings; one of those mysterious sets, consisting of half a dozen rooms all opening in and out of each other. The arrangement seems constructed for the express purpose of playing hide-and-seek, evading unwelcome visitors, or some similar object. As is usual in such sets, there were only two or three good rooms out of the half-dozen; and in Mr. Carbuckle's case it happened to be three, which constituted, respectively, his bedroom, study, and sitting-room; and in this latter, on the evening after his visit to Miss Caterham, Mr. Ringwood was seated, in company with his host. They had dined together for the express purpose of talking over Miss Caterham's business, and dinner being ended, the two men had drawn their chairs to the open window looking over the grass-plot towards the New Inn Library, to sip their claret and catch a whiff of the soft summer air from the river.

The twenty years since we last saw him have passed lightly over Mr. Carbuckle's head. The dark hair is turned iron-grey. The well-knit figure of 1860 might be deemed to have become somewhat redundant in 1880.

The rising junior has blossomed into a portly Q.C., and is making no one, but his clerk, knows how many thousands a-year. He is still constant as ever to the great hobbies of his younger days—the race-course and the theatre; and somehow contrives, even when business is at its very hottest, to snatch a day at Ascot or Newmarket.

“I have no doubt whatever but you are right in your conjecture,” said Mr. Carbuckle. “Pegram is either a shareholder or the agent of a shareholder, but that is a thing you can easily ascertain. You have nothing to do but to get a line from Miss Caterham, accrediting you as her agent, and go down to the Board-room and look at the list of the subscribers. It is some time since I saw it, and then there were between forty and fifty names still left on. But I recollect, when I last talked to Miss Caterham about it, she told me there were only five or six left, and the probability is that one or two of those have been put out of it since. Then comes the question—what is Pegram’s motive? I should imagine feverish curiosity to know whether the life of Miss Caterham’s nominee has lapsed.”

“It strikes me,” replied Ringwood, “that the first thing to ascertain is, how did this Pegram discover that I was to call on Miss Caterham on your behalf?”

“From Miss Caterham herself, no doubt,” replied Carbuckle. “As I, in my hurry, had omitted to give your name, she would naturally think he came from me, and would tell him so; and of course, with the object he had in view, he would take very good care not to contradict her.”

“Ah! I dare say it was so. It is a pity that Miss Chichester was not present; I don’t think she would have been so easily imposed upon.”

“Yes, you are bound to have great belief in Mary Chichester’s detective powers,” replied Carbuckle, laughing. “She recognized that you were not the impostor, proof, no doubt, of much intelligence.”

Ringwood was silent for some minutes, and ignoring his companion's last remark, observed quietly, "I differ from you about Pegram's motive. My own idea is, that if they can find Terence Finnigan they intend to perpetrate a fraud. For instance, granting they find him, I should think a few hundred pounds would easily keep him out of the way till his death, which probably cannot be far off, or till the death of Pegram's nominee, when of course their interest in keeping Finnigan out of the way would cease. Recollect the stake is so big. It is a great temptation."

"Yes," said Mr. Carbuckle, "it might be so; I never thought of that. Now it would be a great point if we could discover Pegram. First of all, we should be able to get at what sort of a man he is, and to some extent judge whether he is likely to attempt a fraud of this nature; and in the second place, keeping a very sharp eye on Mr. Pegram, it is quite possible we should find the missing Finnigan. We should be in fact hunting the hunter. But I am very much afraid Pegram will be hard to find; I should fancy he is only an agent. I don't think it likely the principal would intervene in a matter of this kind."

"I know it is rather presumptuous to differ with one of your experience, but I think this probably is the principal, and I will tell you why. If my theory is right, the discovery of Terence Finnigan is merely the prelude to the perpetration of a great fraud. It must be obvious to the man who contemplates it, that the fewer accomplices he has the better. If he can do without any, better still. Now, again, I think it very likely that he would use his own name in this preliminary inquiry at Miss Caterham's. In the event of discovery he could easily pass it off as feverish curiosity, and if he appeared under an assumed name, he would certainly lay himself open to the grave suspicion of contemplating foul play of some description."

"Yes, there is a good deal in what you say," returned Mr. Carbuckle; "but a visit to the Board-room will settle the question in two minutes. By the way, when you are there see if Viscount Lakington is still left in the 'Tontine.' He was the last time I saw the list, and I can't help taking an interest in his share. It is curious enough, if it had not been for myself and Gerald Fitzpatrick he would never have gone into it at all." And here the barrister related the story of that famous pool of *écarté* that was played the night of the Ascot Cup, at the little villa at Bracknell. "Lakington and I," he continued, "are very old friends, although I don't see much of him now. He has never set foot upon a racecourse for years, and a very good thing for him too; the way he used to bet made one wink again. Of course, if your theory is right Pegram will be easy to get at, as his address will be opposite his name. If, on the contrary, I am right, Pegram will be as bad to find as Finningan."

"That is a point I will clear up the first day the Board-room is open. In the meantime, can you tell me why Miss Caterham is so jealous of Miss Chichester knowing that she is a shareholder in the 'Tontine?'"

"Yes," replied Mr. Carbuckle; "curious enough, Miss Caterham also took her share in the 'Tontine' at my instigation. I was very much bitten by it, and rather given to persuade my friends to have a shy at it."

"I presume you took a share yourself?" inquired Ringwood.

"Undoubtedly; but my nominee, poor fellow, lasted a very short time. Well, Miss Caterham is a little bit ashamed of this, the only bit of gambling she ever indulged in. She has always given her niece to understand that what little she has to leave will go to her. The best part of Miss Caterham's income consists, you must know, of an annuity, which of course dies with her. She has

some good old-fashioned notions, that it would be unwise to dangle this possibility of wealth before a young girl's eyes, and has, consequently, always been very sedulous that the 'Tontine' should be kept a profound secret from Mary."

"She is a very charming young lady," observed Ringwood. "I suppose you have known her from a child?"

"Ever since she was five or six years old; her recognition that you were the gentleman, and not the swindler, seems to have much tickled your vanity. However, she is a very nice girl, and, though I honestly don't think that a knowledge of the 'Great Tontine' would hurt her in the least, yet we must respect Miss Caterham's wishes on that point."

"And Finnigan—does he know anything about it? Has he any idea what a valuable life his is?"

"Not in the least," rejoined Mr. Carbuckle. "I fancy very few of the nominators confided to their nominees the fact that they *were* their nominees. At the stage the lottery has now arrived, it would be almost offering a premium on crime if the nominees were known; and in a case like Finnigan's, for instance, if he knew it he would be certain to blurt it out in his drunken babble. He goes to be identified whenever he presents himself in town, and receives some few pounds which he supposes are from an annuity left him by his old master."

"Well, our first move is clear enough," said Ringwood: "look Pegram up amongst the list of subscribers. If I find him amongst them, I am off, of course, at once for Pegram's 'diggings' to find out all I can about him. In the meanwhile don't forget, please, to write to Miss Caterham and say Ringwood is the man, not Pegram. I can't go down again to Kew until they have heard from you, and there are some minor details about Finnigan I should like very much to get from Miss Chichester."

"I tell you what it is, young man," rejoined Mr. Carbuckle, with a mock assumption of dignity. "As your leader, I must remind you that you are importing a good deal too much of Miss Chichester into this case. Just remember, it is a suit of Caterham *versus* Pegram for conspiracy, and that Mary Chichester is not even a witness for the prosecution."

"Don't talk nonsense," replied Ringwood, laughing. "The old proverb about cats and kings is usually held true; and I presume even a briefless barrister may be permitted to admire Miss Chichester."

"Quite so," replied Carbuckle, smiling. "I will write you the note now, and you can either take it or post it at your own sweet will. There is only one thing: if you will take advice—which young men seldom do—you will stop at 'admiration' until a few briefs come in, and I think you can have no fear but what they will in due course."

Ringwood made no reply, but when his friend handed him the note, quietly observed, "It is a necessity of the case, remember, that I see Miss Caterham at once to get authority from her to see the list of shareholders. And now, good-night; when you see me next I shall either have a budget to unfold about Pegram, or be compelled to admit that I have discovered no trace whatever of him. As you say, we begin our search for Finnigan by looking for Pegram."

Armed with Mr. Carbuckle's missive, Ringwood lost no time in once more presenting himself at the cottage. The ladies, once convinced that he really was Mr. Carbuckle's friend, welcomed him warmly, and expressed their gratitude for the trouble he was about to take for them. Miss Caterham was able now to regard him without fear or prejudice, and was fain to acknowledge the truth that Ronald Ringwood was a very pleasant, gentlemanly young man, with high spirits, and considerably more than average

ability; but the poor lady was still unspeakably nervous on the subject of Mr. Pegram, and was continually conjuring up to herself fantasies of crime more or less deeply tinted. Ringwood made no secret of how he intended to open the campaign, telling them that, in the opinion of himself and Mr. Carbuckle, it was desirable, in the first place, to discover Mr. Pegram, as it might very probably lead them without further trouble to the end of their goal in finding Terence Finnigan; and now Ringwood first realized, if he intended to call often at the cottage, what a delicate part he would have to play. It was quite evident that the idea of being even innocently connected with a great conspiracy had a sort of vague terror for Miss Caterham, all the more difficult to wrestle with because she compelled herself to confine her fears to her own breast. Her common-sense, of course, told her that there was nothing for which she could be held accountable; but her sensitive, nervous nature trembled at the idea of her name being in the papers, and she herself even dragged into the witness-box to give evidence at a great criminal trial. Ringwood could, of course, see her nervousness, and drew a tolerably correct deduction as to its cause. He wished now he had not been quite so communicative, and resolved to be much more guarded in the future, not foreseeing that Miss Caterham's very anxiety would make her more desirous of being kept accurately informed of the precise state of matters. In the next place, Mary Chichester took advantage of the opportunity she had made by offering to show him her garden to question him closely as to whether he could not explain what it was that occasioned her aunt's nervousness. She ridiculed the idea of seeking for this Mr. Pegram; she could not be made to comprehend that the looking for one man was the way to find another. She had never heard Terence allude to Mr. Pegram in her life, she said.

"I don't profess to understand it all, Mr. Ringwood; but of one thing I feel certain, that I am only the recipient of a half-confidence. What your object can be in making a mystery to me I cannot tell; but while pretending that you are letting me know everything, you are in reality keeping back everything of importance I feel quite sure. I'll not believe two gentlemen of ability, like yourself and Mr. Carbuckle, would deem it essential to find this Mr. Pegram unless there were much stronger reasons for doing so than you choose to give me; and I'll not believe that my aunt could have been so wretchedly unnerved by such an imposition as was practised upon her unless she sees a great deal more in it than I can. The cause of that imposition you refused to tell me the other day, Mr. Ringwood; do you do so now?"

Once more the young barrister pleaded that it was a secret he was pledged to maintain, and at the same time he recognized how impossible it would be to make Miss Chichester understand how their proceedings progressed as long as she was kept in ignorance of the "Great Tontine."

"Ah, well," she replied, "the last time it was mere curiosity that dictated the question; this time I ask earnestly to let me know what it is, on my aunt's account. She is in a state of nervous trepidation about something or other. If I knew what it was I could probably soothe her and be of use to her. Since her illness of five years ago she has been somewhat given to worry herself about trifles, to make mountains of molehills. Once let me know the bogey that is frightening her, and I can always coax and laugh her out of her fears; but this time I am powerless. She will not tell me, nor, it seems, will you, and for her sake I assure you I ought to know."

"Miss Chichester," he replied, "it would be affectation to pretend that there is not a secret which I regret I am

compelled to keep back from you. I tell you honestly I think you ought to know it. I would tell it you in one moment if I might; but it is of no use talking about it. My lips are sealed, and I cannot do it without permission."

"Then I will wish you good-bye, Mr. Ringwood," replied the young lady, drawing herself up a little haughtily. "I, of course, hope you will find poor Terence; but you must forgive me saying that, as I am only to be furnished with such meagre intelligence, I can take no further interest in the progress of your search;" and with a somewhat stately bend of her head Miss Chichester bade him adieu.

She was a high-minded girl, and held staunchly to the theory, no doubt, that men and women should abide by their promises and plighted words; but, for all that, she thought exception might be made in her own case, and felt somewhat indignant at Ronald Ringwood so steadfastly declining to tell her what this secret might be.

Ringwood duly attended at the Board day, and ascertained that Mr. Pegram was a solicitor living in the town of Rydland, in North Wales.

"My theory right to start with, by Jove!" he muttered. "What a bit of luck! I am off by the Irish mail to-night to see what I can make of Pegram. An intended fraud for a ducat."

Duly installed at the "Crown," Mr. Ringwood commenced to prosecute his inquiries without delay. He had no difficulty in ascertaining that Mr. Pegram was a well-to-do solicitor, who had lived in Rydland all his life; that he was not particularly popular amongst his brother townsmen; that his money was more derived from successful speculation in the new watering-place of Llanbarlym than his business as a solicitor; that he was now a widower, his wife having died some five or six years ago, and that about that time he had taken into partnership his eldest son, and the firm was now known as Pegram

and Son. In reply to inquiries as to what age Mr. Pegram might be, he was informed sixty or upwards, and that the son would probably number about half his father's years.

"So far so good," said the young barrister to himself. "It was no doubt the son who called upon Miss Caterham."

But when he had learnt this much Mr. Ringwood seemed to have come to the end of all information that it was possible to acquire about the Pegrams. Further than that the father was rather close-fisted, and the son somewhat given to play-acting. He could extract little further about the private life of the Pegrams. The old man always had kept very much to himself, and although Mr. Robert, when he first came down from London and went into partnership with his father, had been very sociable, and joined freely in such little gaieties as were going on in the town, yet he had withdrawn from such social gatherings of late, and had become almost as great a recluse as his father.

"Odd, sir, very odd, sir," observed the waiter, to whom a good deal of the above information was due. "Mr. Robert, he can sing a very good song; and when he acted in that piece, 'Box and Cox,' you know, sir, he made 'em all laugh fit to burst themselves. Such a cheerful gentleman, sir, it's a pity he don't go about more."

Nothing to be made out of all this further than the facts that he had ascertained who the Pegrams were, and that, in all probability, Mr. Robert was the gentleman who had called upon Miss Caterham. Ringwood was fain to admit that his inquiries had led to nothing. He had guardedly sounded several people, whom he thought might be likely to talk, as to whether Mr. Pegram bore the credit of being an unscrupulous practitioner; but, further than that he was a sharp man of business, nobody had the slightest imputation to allege against him.

Well, there was nothing further to be done in Rydland at present, so he resolved to return to town by the night mail, and present his meagre budget of facts to Mr. Carbuckle. In pursuance of this resolve he ordered an early dinner, and sat down to that meal in all the dignity conferred by finding himself sole tenant of the somewhat dingy coffee-room. He was meditating on the excessive weariness of "taking your comfort at an inn," and thinking what an humourist Shenstone must have been, when the coffee-room door was suddenly opened, and a stoutish, florid, grizzle-haired man bustled in, bringing with him such a breeze of life and irrepressible activity that the whole place seemed at once peopled.

"Here you are, waiter; let some of them take these rugs and traps to my room. Now, what have you got to eat in the house? Don't be all day thinking about it, but pull yourself together at once, man. Hurry up, I tell you; I am as hungry as Dr. Tanner when he arrived at that water-melon. Looks like setting in for a damp evening, sir."

"The country wants rain," replied Ringwood, "and it is always better to have it at night than in the day time. Whether it is wet or no does not make much difference travelling in these days."

"Off to town to-night, sir?" asked the stranger, interrogatively.

Ringwood nodded assent.

"There," said the stranger, pointing to the bill of fare which the waiter had just placed in his hand, "I know of course that you are out of everything good to eat, which, freely translated, means you never had it in your lives. Get me some of that, and that. Been here long, sir?"

Ringwood could not help smiling at his companion's curiosity as he replied, "I came down here the day before yesterday."

“Devilish rum place to take into your head to pay a visit to,” returned the stranger. “This is about the most one-horse old town I ever came across. It hasn’t moved a bit since I first knew it twenty years ago. If it wasn’t that I had to see old lawyer Pegram occasionally on a bit of business I would never set foot in the old ramshackle place again. The old man did me a turn: he let me stand in with himself in the little ‘ring’ of the early developers of Llanbarlym—a watering-place close by. I made a good bit of money out of it at the time, and have got some house property now there that is worth having. However, I did the old fox a bigger turn than he did me, little as it looked like it at the time. I persuaded him to take a share in a lottery that was a great craze in those days; not likely you ever heard of it. It was a thing that happened before you were breeched; but people went pretty mad about the ‘Great Tontine’ at that time, I can tell you.”

Ringwood here intimated that he knew all about the “Great Tontine,” and always felt intense curiosity concerning it.

“Well, sir, by Jove, the ‘Great Tontine’ is just about winding up. There are only two left in it, and I’m blessed if Pegram is not one. I believe, by the way, there is an old lady who can’t find her nominee: that’s probably because he is dead. As I said the other day, it’s deuced lucky for the nominees that their names are kept dark, or else I should think they would have a sickly summer. Oh, I can tell you,” said the stranger, laughing, “there’s a fine melodrama here. Can’t you fancy the two last nominators each trying to do away with his opponent’s man in five acts?”

“Ah, well,” said Ringwood, “I don’t suppose Mr. Pegram would dream of resorting to such extreme measures.”

“Well, murder is a strong order, no doubt; but I don’t

think old Pegram would be over scrupulous about smoothing his way to a hundred and sixty thousand pounds. So you have spent two days at Rydland, have you? Excuse me, but why did you do it?"

"Oh, like you," replied Ringwood, laughing, "perhaps I also am assisting in the development of Llanbarlym."

"Guess you are rather late in the field, then," replied the stranger. "It really is curious what you could have found to do for two days in Rydland. Why, I could do the whole business of the place for the week in an hour."

"It is time I was off," said Ringwood, rising. "I have a novel here which killed my time for me last night. If you will accept it perhaps it will do the same for you this evening."

"Thank you," replied the stranger. "It's a good place to do it in," he continued, with assumed gravity. "But you are the first man I ever heard of who withdrew to this solitude to read his book. Good-bye; my name is Hemmingby, and I 'boss' a show in town. I dare say you have heard of my name as manager of the 'Vivacity' Theatre; and I'll have that 'Great Tontine' dramatized as sure as you are alive; mind you come and see it. There is no telling what the British public will like. What they like one year they don't the next. There is only one thing certain: they are real positive in their dislikes, and when they won't have a piece you can't make them. Shouldn't wonder if there is a pot of money in this 'Great Tontine.' Once more, good-bye," and exchanging a hearty hand grip, Ringwood left the manager to his reflections.



CHAPTER VII.

LAWYER PEGRAM'S VIEWS OF A COMPROMISE.

MR. HEMMINGBY, sad to say, took very little advantage of the mental recreation with which Ringwood had provided him. An energetic man, he could always get through an evening very comfortably with his own thoughts and cigar, his busy brain planning, plotting, and devising schemes for the future, to be worked out as soon as he could spare the time and attention. The idea of producing a sensational drama out of the "Great Tontine" had taken a strong hold of his imagination, and he passed his evening pretty well in what he called thinking it out.

"It's all very well," he muttered, as he lit another cigar, and rang the bell for another bucket of cognac and seltzer, "but I can't see where the heroine is to 'chip' in; nobody ever heard of a play without a woman in it, and, as far as I know, this old maiden lady living at Kew is the only petticoat with a hand in the game. Can't make a heroine out of an old lady. The interest of the audience begins to flag when they are turned forty, and dies clean out ten years later. I don't see the last act yet quite. By Jove, what a fool I am! If I only wait I shall most likely see the last act played, and as for young

women, there are probably three or four mixed up in the matter if I only knew it. In the meantime, I'll just put this big conception on one side till the game is played out; but as soon as it is I'll get one of those fellows in London to put it into dramatic shape for me and 'run' it, or my name is not Sam Hemmingby. Well, to-morrow I must see what I can do for the Viscount, and sound old Pegram about a compromise. If I was only in it myself I'm blessed if I'd budge; I'd have all or nothing."

If there was one thing for which the restless manager seemed to have utter contempt it was bed. His intimates in London had all sorts of jokes about him on this point, and declared that what sleep he did was accomplished in cabs and railway trains. Though one of the latest men at the latest haunts, where theatrical and literary men were wont to congregate, Mr. Hemmingby might be seen at his theatre the next morning invariably before the hour at which rehearsal called the company together, looking as if he had retired to rest the evening previous at most orthodox hours.

He was up and breakfasted betimes the next morning, and then strolled leisurely up to the office of Pegram and Son. It was evidently only just open, but one of the clerks, to whom Mr. Hemmingby was well known, informed him that Mr. Pegram would be sure to be there in ten minutes, and asked him whether he would not sit down and wait.

"Oh, I suppose I am a little early," said the manager. "By the way, I don't see Mr. Krabbe; I hope there is nothing wrong with the old gentleman. He has been that, by the way, ever since I first knew him. He must be a great age now."

"Turned eighty, sir. He is quite broke down, and don't come to the office any more. He broke down rather suddenly about six months ago, just after your last visit,

Mr. Hemmingby. Mr. Pegram was very kind to him—took him off to the seaside somewhere for change of air—but it was no good; he got a little better physically, but he is quite gone mentally, and grown very deaf. He was rather deaf, if you recollect, sir.”

“Dear me, I am very sorry to hear all this; and what has become of him? Do any of you ever see him now?”

“Well, he is living in a little cottage Mr. Pegram took for him on the outside of the town, and a nurse they got from London takes care of him. I have seen him occasionally on a fine day sitting out in the little garden; but it's no use talking to him, I am told, he can hear very little of what you say, and even that he don't understand. He is just rotting away from old age—terribly changed in the last few months. Mr. Pegram and Mr. Robert go up and see him sometimes, but they say he hardly seems to know them. It will be a mercy, poor old fellow, when it's all over, as far as he is concerned. He is alive, and that is all, and his life can be no more good to him than if he were a cabbage. But here comes Mr. Pegram,” and as he spoke the lawyer entered the room.

“Glad to see you, Hemmingby, glad to see you,” he exclaimed as he shook hands with the manager. “Come along into my own room beyond here. Anything we can do for you? Your house property at Llanbarlym will turn money if you want to realize, and a man with many irons in the fire sometimes wants to lay his hands upon a few thousands; or I could get you a very fair mortgage, I dare say, if you like it better.”

“Yes, you are quite right, Pegram; men who have tried burning so many candles as you and I, know what it is to want ready money, and a good bit of it at times, if it is only to save losing a lot by putting up the shutters. However, that don't happen to be my case just now; and the Llanbarlym property is a paying investment that I

mean to stick to, at all events, for the present. I thought I would just have a look at the houses, you know, and have a chat with you about how things are going. By the way, I am sorry to hear such a sad account of old Krabbe."

"Ah, yes ; a terrible break-down. He got an awkward illness, and at his time of life of course that is a serious business. We sent him away for change, and all that sort of thing ; but it was of no use. The utter decay of the mental faculties, the doctors say, has temporarily strengthened the physical ones ; but it is the dying flicker of the candle. I don't suppose the poor old fellow has many months' life left in him."

"Do you think it would please him if I went to see him ?" said Hemmingby. "The old chap and I were always friendly."

"Very kind indeed of you to think of it," replied the lawyer ; "but I am afraid it would be quite useless ; he does not always seem to know me, and as for Bob, he takes no notice of him whatever. He is well nursed and cared for, you may be sure, and that is all that can be done for him now."

"By Jove ! Pegram," exclaimed the manager, "it would be rather awkward for you if he had happened to be your nominee in the 'Great Tontine' ;" and as he spoke Hemmingby shot a keen glance at his companion.

The lawyer smiled as he replied drily, "Yes, he would not be a good life to depend upon just now."

"You begin to look uncommonly like taking the whole pool. I wonder it doesn't occur to you lucky people who are still left in to compromise—eight thousand a-year will stand a little cutting up."

"I have been thinking of that," rejoined the lawyer eagerly. "You—you know this Lord Lakington ; tell me what sort of a man is he—indolent, accustomed to luxury, loves his ease I suppose ?"

"Ahem, my friend, you seem to know him pretty well ; I don't think you want me to tell you much about him."

"It is so ? Then what I have been told of Lord Lakington is true ?" said Mr. Pegram, interrogatively. "He is selfish then, of course, as all such men must be."

"Well, yes ; I reckon he prefers going about in a brougham to riding in an omnibus ; but what has all this got to do with it ?"

"It might make Lord Lakington easier to deal with," replied the lawyer, resuming his usual quiet manner.

"Ah, you think, then, a compromise would be judicious ?" said Hemmingby.

"I think it might suit me if I could only see my way."

"See your way !" exclaimed the manager. "Good heavens ! if you can't see your way in this you had better put up the shutters, say the old man is played out, and the business is to be disposed of. What on earth more do you want than to cry halves ?"

"That arrangement might not quite suit me," returned Pegram, as he scribbled idly on the sheet of paper in front of him.

"What ! that's not good enough ? What *do* you want ? Do you expect to take up three-quarters ? You can't suppose Lakington will agree to that."

"I don't know that I have quite thought it out yet," returned the lawyer ; "but I have pretty nearly. I suppose Lord Lakington told you to speak to me on the subject ?"

"Well, yes, in a way," replied Hemmingby. "Don't think I am authorized to make any proposals to you at all. I was merely asked to sound you as to whether you were disposed to compromise ; nothing more, remember."

"Very good. Then I think you may say I am, provided Lord Lakington accedes to my terms."

"And they are—?" inquired the manager.

"I shall do myself the honour of submitting them to Lord Lakington. It would be no good, you know, to put them before you; you are not empowered to treat," said Pegram with a grin.

"No; you are right there," replied Hemmingby; "but don't you fall into the mistake of thinking that because Lakington did not know the value of money in his early days that he does not know it now. If your compromise means that you are to have fifteen shillings out of the sovereign, I don't think, my friend, that it will come off."

"I have good hopes that Lord Lakington and myself will come to an amicable arrangement about the 'Tontine.'"

"Well, I hope so; though what maggot you have got in your head I am sure I can't guess. However, I am off now to look after one or two little things at Llanbarlym; but, as I go back to town by the night mail, I'll say good-bye." And with that the manager took his departure.

The lawyer sat for some time after Mr. Hemmingby left him immersed in thought. "Yes," he muttered to himself, "luck seems to have left me of late in everything but this. It is destiny; I should be mad not to follow the road that fate so clearly indicates. What has been the one object of my life? For what have I toiled and striven all these years? Wealth. And why? As a means to an end. It has been my ambition that the grandson of the old cattle-jobber should take his place amongst the country gentlemen of England; and only be rich enough in these days, and the world speedily forgets what your grandfather was. If a man is not thin-skinned, and has perseverance, he may mingle with the best in the land. What a start in the road I want him to travel this will give Bob if I can only manage it for him. It is getting time he was married. I want to see my grandchildren growing up around me before I make an end of it. For my hopes it is essential that he should marry

well. And where could he ever hope to get such a chance as this. A wife of high family, eight thousand a-year in prospective, and to come into half of it on the day of his marriage, is a tolerably pleasant prospect for a young fellow just turned thirty. It is the only possible wind-up to the affair. My own position in the 'Tontine' is rather too delicate to prolong further than is absolutely necessary." Here his meditations were interrupted by the abrupt entrance of Mr. Robert Pegram, with a slightly dishevelled appearance, and other indications of a night passed in travelling.

"What ! back again, Bob ? Well, do you bring any news ?"

"Yes ; I have just arrived from Ireland," said Robert Pegram, "got a cup of coffee at the 'Crown,' and then came on here. No ; I am sorry to say I have made nothing of the Irish quest. I have been to Mallow, Cork, and all round those parts, and, though I met lots of people who recollected the old fellow (he was a bit of a character, it seems, and popular down there), yet no one had seen anything of him for the last few years. You know we agreed beforehand that though we were bound to inquire about his native place we did not expect to get news of him there. Miss Caterham's people would have found him if he had been in that part of the country. We shall have to begin again, and I tell you what, dad, this fellow Finnigan will take a lot of finding."

"But find him we must," replied his father quickly, "if it is only to be quite certain of keeping him out of the way for the remainder of his life."

"We must do our best," replied Robert Pegram ; "and now, have you thought out how we are to play our cards ? Things are risky as they stand, you know. Surely we ought to come to a compromise with Lord Lakington."

"Yes, my lad," replied old Pegram, rubbing his hands ;

"and Hemmingby was here only an hour ago to sound me on that very subject on the Viscount's behalf. Sit down, sit down, I have thought it all out; such a scheme! What do you say to a compromise, Bob, by which you get half and a charming wife to begin with, and the whole to wind up with?"

"What on earth do you mean, father?"

"I mean this: I have sent Lord Lakington word that I am good to compromise if he will agree to my terms. Now, Lord Lakington has got a grown-up daughter; I have no doubt she is pretty, although I don't know anything for certain on that point. I intend you to marry her."

"Under which circumstances," interposed Robert Pegram, "I should have preferred your obtaining more precise information about her appearance."

"Don't talk nonsense," said the old gentleman testily; "she has rank, station, everything you want. It is your duty to marry for these things. Well, there the whole thing lies in a nutshell. The Viscount and I both agree to settle our share of the 'Great Tontine' on you and your wife, with this pull for him, that, while I hand you over my half on your marriage, the Viscount will enjoy his for his lifetime. Now, Bob, what do you say to my scheme?"

It was soon apparent to his father that this projected matrimonial alliance did not meet with Mr. Robert's approbation. He looked moodily into the empty grate, and was evidently turning the whole thing over in his mind with little feeling of elation.

"Why don't you speak?" asked his father at last. "Don't you call the whole thing a master-piece? not a flaw in the plan, providing only that the man Finnigan never makes his existence known again."

"There is another little hitch," rejoined the son, "which

you don't seem to take into account. Lord Lakington will never give his consent. I know these swells better than you do ; they don't marry their daughters to country solicitors, even if they are well off."

"That is my business," replied the old man. "I fancy human nature is pretty much the same wherever you find it ; and that a peer of the realm is quite as much alive to his own interests as anybody else."

"This is all very well, father. We'll suppose you are right, and that Lord Lakington is willing to agree to your plans ; still you will admit that I must have a little bit to say about it. Now, I don't want to be married at present ; but when I commit that amiable indiscretion I don't want a stuck-up piece of goods like this Miss Phillimore for a wife. Why can't we come to a compromise without this marriage being in the bond ?"

"Because, you fool," replied his father sharply, "there is no other possible means by which we can gain the whole stake, and I wish to win all. You know my great ambition is to see you take your place amongst the swells before I die. As for 'stuck-up,' don't you believe it. It's the under-bred ones put on those sort of airs."

"Well, again, has it not ever occurred to you that Miss Phillimore would decline to have anything to say to me ?"

"No, it hasn't," exclaimed the old man, eagerly, "because that is Lord Lakington's business ; and when Lord Lakington sees how very much it is for his advantage this match will be, I fancy he will use all his influence in favour of it ; and I think, from all I hear, Bob, that the young lady is likely to do as her father tells her."

"Still, I tell you," replied Robert Pegram, doggedly, "I don't want this marriage. I have a feeling harm will come of it."

"Don't be absurd," replied his father. "I have thought well over this thing ; I intend to do all I can to bring it

about. Everything looks favourable, and both Lord Lakington and myself have the best of all possible reasons for hurrying on the affair, viz., that any day might put either of us out of a position to compromise. After eighty a life becomes precarious."

Robert Pegram responded to the latter part of his father's remark with a grim smile, but this matrimonial project disturbed him greatly. Fathers, as a rule, have a very imperfect knowledge of the west of their son's lives. Although he did not dare to advance it, Robert Pegram was painfully aware of a very serious obstacle to his marrying any one. He was meshed, indeed, by an entanglement of his London days that might always have made such an arrangement liable to be the cause of some trouble; and circumstances had of late so strengthened the young lady's hand, that his marrying anybody without her permission would be fraught with very awkward consequences. Knowing that his father always expected him to materially improve his position by marriage, he had never ventured to hint at the chains that bound him. He was in an awkward fix, and could not for the life of him at present quite see his way out of it.

"Well," continued Pegram senior, after a long pause, "I shall be off the day after to-morrow to settle things with Lord Lakington; and when I come back, Bob, my boy," he concluded with a grin, "it will be, mark you, with orders to get your trousseau ready. In the mean time, I trust to you to spare neither time nor money to find Finnigan."

"Stop a bit, father," said the young man quickly; "you may as well know it at once as later on. I can't go in for this marriage, so it is of no use talking about it. I have reasons—strong reasons—which I will tell you some day, but I cannot now. See Lord Lakington, arrange to go halves with him, and have done with it."

"And if I do so," replied the old man, wrathfully, "neither a shilling of that nor any other property of mine shall ever descend to you."

"Excuse me," said the young man coolly, as he rose from his chair, and stood with his back against the mantel-piece, "you seem to forget the 'Tontine' is a game in which I am your partner. When partners quarrel at whist, remember the game generally goes against them."

"I know it, I know it," cried the old man, in almost beseeching tones. "But, Bob, do remember that for over twenty years the sole aim of all my toiling and money-grubbing has been to make a real gentleman of you; to see you hand and glove with the best of them. Luck has gone against me of late, boy, as you know, and, though I have a goodish bit to leave behind me, it is nothing to what I once hoped for. For the last six months I have been brooding on this scheme. It is the sole way I see of obtaining all that I have aimed at; and even then you will not be the rich man I want you to be till after I am in my grave. Lord Lakington is far younger than me, and it is little likely I shall live to see you inherit his share of the 'Great Tontine.' Married to Miss Phillimore, you will be at once introduced to all these people I want to see you amongst; and though not near so much as I hoped, yet, don't be afraid, Bob, but what I'll find money enough. I can live upon very little down here, you know. Only do what your old father asks you, and say this marriage shall be, as far as it lies with you."

Robert Pegram paused a few moments before he replied. He was not a bad-hearted young fellow, and really was fond of his father. He thought of his own complications. Well, they were beyond his control for the present; well, there would be a chapter of accidents to look to; something might turn up to render this marriage unnecessary. It is possible that the lady to whom his troth was pledged

might release him. At all events, to accede to his father's request would be to temporize with the disagreeables, and that was a thing that Robert Pegram had all his life been much addicted to.

"I can't refuse you, father," he said at length, "although I shall have to contend with a difficulty of which you have no idea; but, as you wish it, so shall it be. I will marry Miss Phillimore if you can arrange so. There is my hand upon it," and the two men clasped palms. "There is only one thing more I must stipulate—that the whole affair is kept a profound secret until the day of the wedding."

"Thank you, Bob, thank you. Secret, certainly. I'm not given to cackling, and don't want all the world to know that we are hatching a golden egg. I'll not open my mouth down here, nor in town either, except to Lord Lakington; and Bob, my lad, if money will tide over this little difficulty you have got to contend with, recollect I can find any moderate sum. I have seen gold overcome a good many."

"Thanks; should I want any I will come to you," replied the son sententiously.





CHAPTER VIII.

OLD MR. KRABBE.

QLD lawyer Pegram on his way to town is little aware into what perplexities he has plunged his son. He is unaware, too, of another fact, viz. that his ambition is not that of Robert Pegram. The son likes wealth, because he thoroughly appreciates all that it can give; but as for using it as an end for improving his social status, that Robert Pegram cared very little about. His idea of life just now was a comfortable house in the West End of London, with—and this was a most important item in his scheme of existence—a theatre built on to it, to which his friends could be invited to witness perpetual performances wherein he should figure prominently. As for a wife, what he wanted was a jolly girl, with no nonsense about her, and similar theatrical tastes to himself. Being received at court would to him seem a small distinction as compared with admission into one of the leading amateur dramatic clubs of London. He was not only stage-struck, but stage-mad, and, even in ordinary life, perpetually acting. To become an “Old Stager,” or a Windsor “Stroller,” would have been to him Elysium, carrying with it that drop of *quassia* which lurks in every cup—the not being allowed to choose his own

parts. The marrying of the Honourable Miss Phillimore might be regarded as a great step up the ladder by people generally for the son of a Welsh solicitor; but then Robert Pegram did not want to go up the social ladder. He was quite content with the rung upon which he rested. His- trionic honours alone could move him; and the recognition of half the peerage had small value in his eyes compared with the acquaintance of the leading London comedians. Still, he was quite alive to the charms of eight thousand a-year, and, provided only that Finnigan was dead, much struck with admiration of his father's scheme, to say nothing, too, of being far too dependent upon the old man not to submit to his dictation in this matter.

Robert Pegram having dutifully seen his father off by train, strolled back to the office. He found business rather slack. The old gentleman, for one thing, had been very sedulous in attendance there for the last week, and had consequently disposed of all that was pressing. Having answered two or three letters, Robert Pegram saw there was nothing more than what the clerks were quite competent to deal with. Putting on his hat, he passed through the clerks' room, informed Evans that he was going up to see old Mr. Krabbe, and that if any one called he was to tell them that he, Mr. Pegram junior, would be back in an hour. He strolled leisurely down the High Street of the little town, struck through its outskirts, and took his way up the Llanbarlym road. A little under a mile, and he came to a pretty little cottage standing somewhat off the road, passed through the garden gate, and proceeded to knock at the door. A woman's face appeared for a minute at the window, and then the door was immediately opened.

"It's you, is it?" said the woman, with a slight dash of acerbity in her tones as she stood back to let him enter. "I am glad to see you back anyhow; but I tell you, I am

getting real tired of this humdrum life. If I had known what it was I would never have undertaken it. Except your father, I have hardly seen a creature since you have been gone."

"Well, it is not likely to last much longer," replied Pegram. How is old Mr. Krabbe this morning?"

"He is much as usual," replied the woman. "He has never been out of his room since you left, and people seem to have pretty well given up wanting to see him. Here and there passers-by come and ask after him, but, as I tell 'em, it's no use their seeing him. He is that deaf and foolish it's not likely he would know 'em, and strangers make him irritable."

"Admirable, Mrs. Clark, admirable; with his age and infirmities he is much better, no doubt, in his own room. Of course if he desires to sun himself in the garden any really warm day let him do so. I hope he does not give you much trouble."

"You ought to be a tolerable judge of that," retorted Mrs. Clark with the slightest possible twinkle in her eye; "you know quite as much about him as I do. It isn't so much that, but if I had known the insufferable dulness of this place I would never have taken the engagement, even though the reward is tempting."

"Disagreeable and dull for you no doubt, Kitty; but, remember, it is only for a short time. You will never be asked to do it again."

A tall, comely, fair woman this Mrs. Clark, with her thick fair hair closely rolled away under a mob cap. She wore a plain print dress and a large white apron, and was apparently about five or six and thirty years of age; but there was one peculiarity about her that would have struck a close observer, to wit, that she was not so old a woman as she made herself appear. There was not a particle of coquetry in her attire, and she presented, on the whole,

that extraordinary phenomenon of a woman who had no desire to appear either at her best or at her youngest.

"I cannot well replace you," continued Pegram after a short pause; "invalids always detest a change of their attendants. I will take care that you have books and everything else that will enliven your solitude, and you must cheer yourself up by thinking that you will not have to bear it long."

"And I suppose you will be up here every day now you have come back?" said Mrs. Clark in an interrogative manner.

"As often as I think prudent," replied Pegram; "but, like all country towns, this is a very scandalous little place, and, in spite of your age, Kitty, you are too good-looking a woman yet for rumour not to surmise that any over-anxiety about old Krabbe's health would be due to the attractions of his nurse. I have particular reasons, as you know, for not getting into a muddle with the governor now; he gets savage at the idea of anything of that sort. And now I must be off."

That small communities should interest themselves in matters of very minor importance is only natural. Everybody knows everybody else more or less in a small country town, and usually, to some extent, every one takes some interest in his neighbour's doings. The illness of one so well known in Rydland as old Mr. Krabbe was of course much talked about. For a good five-and-thirty years the townsfolk had been accustomed to see the old gentleman bend his way up to Pegram's office a few minutes before ten, and such was his unfailing punctuality, that his passage up the street was said to be accurate enough to set watches by. He had come to Rydland originally at the instigation of grandpapa Pegram, the old cattle-jobber, who had picked him up as a staid, middle-aged clerk, with much knowledge of the legal practice of the principality, who he thought might be a judicious right-hand man to

his son, the present Pegram senior, then a young man just setting up as a solicitor; and the old gentleman had remained in the office ever since. Rydland naturally took great interest in Mr. Krabbe's illness, and, although lawyer Pegram was by no means a popular man, yet upon this occasion Rydland was of opinion that he had behaved handsomely. His taking Mr. Krabbe away to the seaside was behaving to an old and honourable servant as he should do, and his accompanying him himself showed a thoughtfulness for which, in spite of all the years he had lived amongst them, Rydland had never given him credit. People expressed some surprise that the invalid was not taken to Llanbarlym; but Pegram promptly explained that the air of that watering-place was too bracing. The patient required a softer and more balmy climate; and this statement the local medical man, under whose care Mr. Krabbe had been, thoroughly endorsed. Then the news came to Rydland that the poor old gentleman was much worse; then that he had rallied again; finally, that the intellect was extinguished, and that, as is sometimes the case, the quenching of the fire of the mind had given more vitality to the fires of the body; that there was little or no chance of his recovery, although it was probable he would linger some months, perhaps even a year or more. Mr. Pegram came home by himself in the first instance. He announced to the good people with whom Mr. Krabbe had lodged for years that their old tenant was now so completely broken down, and so lamentably infirm, that it was impossible for him to return to them. He would require in future the care of a skilled nurse, and moreover, it was essential that his rooms should be upon the ground-floor. He paid up what slight arrears of rent there were, as he said Mr. Krabbe was no longer able to transact his own affairs, and, after some little casting about, hired the cottage on the Llanbarlym road which his son has just visited. The cottage consisted of four rooms, and these

Mr. Pegram proceeded to furnish most comfortably, and then announced his intention of bringing home the invalid.

Two or three days later Mr. Pegram returned, accompanied by Mr. Krabbe and Mrs. Clark, the London nurse, who had been engaged to take care of him. Not an ogress of the old school, as Mr. Pegram observed to his friends.

"No, no; poor old Krabbe deserves better treatment than that from me and mine; we have spared no expense. My son has got hold of one of these lady new-fangled nurses, that can be thoroughly relied upon to treat their patient kindly."

The few people present at the station when they arrived who knew Mr. Krabbe remarked how feeble he was, and observed that he was so muffled up it was difficult to say much about his looks. He walked to the fly that was in readiness for him assisted by the lawyer and the nurse, and was then driven to the cottage. In the course of the next few days some of his old friends called to see him. In many cases the nurse declared firmly and authoritatively that her patient was too weakened by his journey to see them, and the privileged few who were admitted pronounced the old man much changed, and said further, that it was really no use going to see him, as he hardly appeared to know them, merely looked at them with a sort of dazed expression, and that they found it impossible to get an intelligible word out of him. He had been somewhat deaf before he fell ill, and it seemed now had almost lost the sense of hearing. Henceforth, as may be supposed, the old gentleman was troubled with few visitors, and even these the nurse rather discouraged, saying that the sight of them made her patient feverish and irritable. When the doctor, under whose care he had been previous to his going away, called to see his old patient, he found him a good deal wrapped up and dozing. He thought it a pity to rouse him, and the nurse told him—the doctor—that Mr. Krabbe passed most of his time in that way. The

doctor just ventured to place his finger on the sleeping man's pulse and came away astounded at its strength.

"Curious case, Mr. Pegram, poor old Krabbe's," said the doctor, as he met that gentleman the next day in the High Street. "I saw him yesterday, and he has got a pulse as strong nearly as a man in good health—very different from the very faint and feeble beat before you took him away to the sea. The nurse tells me he sleeps most of his time. Is his appetite good?"

"Very fair," replied the lawyer. "He does nothing but sleep and eat."

"Under those circumstances I should not be surprised if he lasted a long time yet. You see, when they get to that state they take nothing out of themselves. He has a wonderful lot of vitality left yet, and while his appetite lasts I don't see exactly what is to stop the machine. He will go very suddenly in the end, no doubt, but that may be a good many months off; however, a doctor is of no further use to him, and though of course I will call occasionally if you wish it, yet I tell you I can do nothing for him."

"Just so, doctor," replied old Pegram. "No, it is quite unnecessary that you should trouble yourself any more. I will take care that he is provided with what little he requires, and that, poor old man, is all we can do for him now until it shall please Heaven to take him."

As the summer wore on, old Krabbe might occasionally, on a very warm day, be seen sitting in the garden just outside the cottage door. He was usually much wrapped up, and the nurse told passers-by who stopped to inquire how he was that there seemed to be no keeping him warm enough. He showed a morbid dislike to being addressed by anybody, and would turn irritably away from any old acquaintance who ventured to ask after him with a grunt of displeasure. People speedily refrained from speaking to him, and the poor old octogenarian was left to make an

end of it in the solitude he seemed to covet. All this had taken place a few months before this last visit of Robert Pegram to the cottage.

"Things are beginning to look deuced unpleasant all round," muttered Robert Pegram, as he retraced his steps towards Rydland. "The governor's scheme is all very well, very pretty indeed in theory; but I don't, somehow, think it will work out so smoothly. I did not quite like the way Kitty talked just now. She can make things unpleasant if she likes, and I am painfully aware, from former experience, that she undoubtedly knows how to produce that effect. However, my business at present is to find Terence Finnigan, and simply keep quiet about anything else. The dad wants no assistance in his own game at present from me, and, as it is quite possible nothing will come of it, that bother will settle itself. As far as Finnigan goes things look a little more hopeful, and the agent I left to make inquiries at Hampstead writes me word that he has struck the trail; that the old man told one or two of his intimates that he was going from there to Farnborough, and should take the opportunity of looking at his master's old regiment then quartered at Aldershot camp; and adds further, that, after poking about Farnborough for two or three days, he has ascertained this to be true, although as yet he has failed to make out where he went when he left it; however, if we are really on the trace of him, it is only a matter of time working it out, and of course this early part of his wanderings will give us most trouble. Later on we shall probably come to places in which he has spent some time, and then people will remember him better. An aged Irishman, of rather convivial habits, and an old campaigner, ought to attract attention, if it was only by the stupendous lies he in all probability tells. I don't know, but I should guess that Finnigan would have some marvellous stories of his American experiences to narrate, and these alone

would go far to identify the man we are in search of. Well, there is no use my going into Hampshire; this man from the Inquiry Office seems to be doing his work well, and for the present I may safely leave it in his hands. Later on, I think I must take it into my own. I should prefer to find Finnigan at last without assistance, or rather, to be quite certain that nobody else has found him." And these reflections brought Mr. Pegram once more to the office door.

Robert Pegram had got his barque in stormy waters, and was painfully aware of the fact, and he would have found nothing either comforting or reassuring in Mrs. Clark's reflections on his departure could he but have known them. The nurse looked after him as he passed through the little garden, and said softly to herself,

"I don't quite understand what you are about, Robert, and it is curious your preferring me to a professional nurse. Though in a case like this, with all the experience I had with my old mother, I am as good as the best of them, and it may be better for your purposes; but, remember, I am pledged a guerdon for all this weary servitude, and if it be not paid, I will speak out, and then let them whom it concerns solve the riddle."

Mrs. Clark's thoughts certainly clothed themselves in more melodramatic form than is usual with nurses, lady or otherwise; but then Mrs. Clark, as we shall see later on, had enjoyed a somewhat peculiar education.



CHAPTER IX.

THE LAWYER VISITS THE VISCOUNT.

MR. HEMMINGBY upon his return to town duly apprised Lord Lakington that he had executed his commission.

"Old Pegram," wrote the manager, "says he is quite willing to compromise if you will accede to his terms, and what those terms are he prefers stating to you himself. I took the opportunity of remarking that your 'sallet days' were over, and that you were not likely to pay fifty per cent. for money now. Remember, you are dealing with a precious sharp—and not over-particular—attorney, who, no doubt, will look to have a pull of some kind in his bargain. I merely mention this because, if you are really anxious about this compromise, I think you will inevitably have to submit to getting a little the worst of it. There is a strong dash of the usurer in old Pegram, and in the pursuit of money he is callous of rebuff; still, I can hardly think that he would presume now to deal with your lordship as he might have done in those bygone days when you were on the turf. You will doubtless see or hear of him before long, most probably the former. Trusting you will find him not altogether impracticable, I remain,

"Yours very sincerely,

"SAMUEL HEMMINGBY."

The more Lord Lakington meditated on the possible

issue of the "Great Tontine" the more uncomfortable he became about it. He shrank from the recollection of that grinding poverty—for such it had really been to him—of some years ago. The idea of walking about town perfectly well dressed, but never with a shilling in his pockets, filled him with dismay. He thought of the petty ignominies and perpetual discomforts of that time with a shudder, and ruefully reflected that his present very comfortable existence hung upon the frail life of a very old lady. He grew nervous about his mother-in-law's health, and was feverishly anxious that this compromise with Pegram should be accomplished. Even then he knew there was an extremely unpleasant contingency to be faced. This missing nominee of the maiden lady might turn up, and, although Hemmingby professed to feel certain that he was dead and would never be heard of again, still the Viscount felt it would be much more satisfactory to see that fact recorded on his tombstone. The manager's note set him speculating again. What advantage was it this confounded attorney would seek to gain over him, and on what grounds could he urge that he was entitled to more than half? At one time he had nearly made up his mind to slip down to the "Vivacity" Theatre and see Sam Hemmingby; but then he reflected that there could be no use in that, as the manager had evidently no idea as to what Pegram's proposals might be. There was nothing for it but to wait till he heard from that gentleman, and the lawyer did not keep him long in suspense. Forty-eight hours after he received the manager's note came another from Mr. Pegram, requesting to know when it would be convenient for him to wait upon his lordship upon a matter of business; to which the Viscount replied, he should be at home the next day at twelve.

Lord Lakington had a sanctum of his own on the ground-floor at the back of the house, a pleasant little room, with a bay-window looking out upon the garden,

which, though it surrounded the whole house, ran mainly at the back. Here the Viscount was accustomed to retire after breakfast to smoke his cigar, read the papers, write his letters, and generally give himself the idea of transacting a deal of business; and here, calming his nerves with a "cabana," he sat the next morning awaiting the arrival of the old lawyer. Punctual to the moment came Mr. Pegram's knock at the door, and in another moment he was ushered into the Viscount's snugery. Lord Lakington looked his visitor sharply over as he motioned him to a chair. A little wizened old man, with spiky hair of iron-grey, and small, keen, restless eyes—eyes that, though they never seemed fairly to look at you, yet you felt were continually taking stock of you at unexpected moments. "A more unpromising person to do business with," thought his lordship, "I think I have seldom come across."

"I have ventured to request you to see me on a matter of business, Lord Lakington, in consequence of some conversation I had with our mutual friend, Mr. Hemmingby, last week. We are both, it seems, concerned in the impending decision of this great lottery. In all human probability, the eight thousand per annum it represents must fall to either you or I in the course of the next year or two. It is a very big property, my lord, and would bear dividing. Many people, for instance, would think it more judicious to make a certainty of half than, by seeing their luck out, lose all. I do not know whether I am right, but I rather understood Mr. Hemmingby that you were somewhat of this way of thinking."

"I have gambled, Mr. Pegram, as high as most men of my time, but I have done with all that now, and I honestly own I should be quite content to make a certainty of four thousand a-year."

"And yet it seems a pity not to leave such a fine property intact. I own, my lord, myself, I hate to see a fine income split up and divided amongst a large family;

I am a great advocate for the law of primogeniture. I have always been thankful that I have but one child myself—a son, my lord.”

“You know best, perhaps, Mr. Pegram,” replied Lord Lakington, with a languid smile; “but do you—excuse me—but do you really think that your family affairs have any bearing upon the matter in hand?”

“I think they have,” replied the lawyer drily.

The Viscount bowed his head in courteous assent to Mr. Pegram’s reply, and awaited with assumed nonchalance for that gentleman to unfold his scheme.

“You see,” continued the lawyer, “that the very comfortable income we are each of us enjoying from the ‘Great Tontine’ may terminate at any moment. Our shares this year will amount to two thousand six hundred a-piece, and I have no doubt should be four if we could only discover the death of the nominee of that troublesome old woman at Kew (a most uncalled-for assertion on Mr. Pegram’s part, Miss Caterham never having troubled him in any respect); curtailment of income, my lord, always comes unpleasant to us. It means, for the most part, giving up luxuries to which we have accustomed ourselves: putting down our carriage; the drinking of wines, the cheapness of which makes them no nicer; in fact, a good deal of discomfort altogether. If I, a plain country lawyer, feel all this, it must surely come very much harder to a fashionable man of the world like your lordship.”

“It would be devilish hard and devilish disagreeable,” interposed the Viscount. “As I told you at starting, I am as willing to guard against the chance of it as you can be.”

“Rumour, my lord, has it that your own fortune has been sadly impaired—”

“I tell you what it is, Mr. Pegram,” interrupted the Viscount, sharply, “I don’t see what my private affairs have got to do with the question; and besides, sir, I consider it taking a great liberty on your part to suggest their discussion without invitation on my part.”

"I beg your lordship's pardon," replied the lawyer, with a low bow; "but it is absolutely necessary that I should touch upon them in some degree. Believe me, I will transgress no further than is absolutely necessary in that respect, but you will see in a few minutes that it is impossible to avoid alluding to them. Assuming rumour to be right," continued Mr. Pegram, "the loss of this income would be a serious inconvenience to your lordship."

The Viscount vouchsafed no reply.

"Four thousand a-year—I will say four—is a very nice income for a single man, especially when, as in this case, there are no drawbacks: such as a house to keep up, improvements to be made, tenants wanting something done for them, and all that sort of thing."

"If you think, Mr. Pegram," remarked the Viscount, with a slightly contemptuous smile on his lips, "there is any necessity of pointing out to me the advantages of a net four thousand a-year, you are labouring under a considerable mistake."

"And yet, my lord, you don't seem inclined to even listen patiently to the only man who could show you how to make it a certainty for your lifetime."

"I am quite prepared to listen to all you have got to say," returned the Viscount. "I only object to my private affairs being dragged into the discussion."

"Suppose," said the lawyer, slowly, "I could show you a scheme by which this four thousand a-year should be insured to you for life, while the other half of the 'Tontine' would at once become the income of your daughter, the whole eight thousand per annum becoming her property at your death."

To say that Lord Lakington was amazed at Mr. Pegram's proposition would hardly convey the truth. He was literally astounded. Here was a man, who Hemmingby had warned him that he would find hard to deal with, who would probably drive with him a bitter bargain,

who might be regarded as certain to insist upon having more or less the best of their agreement, actually offering, in the most disinterested way, to efface himself, and to divide the "Tontine" between him—Lord Lakington—and his daughter. What could possibly be the man's motive? And for a minute or two the Viscount sat silently racking his brains as to what his companion's real aims could possibly be.

Mr. Pegram, too, was in no hurry to continue the conversation. He wanted to let the pleasing picture he had just drawn sink well into the Viscount's mind before he spoke again, and also he had strong misgivings that his next proposition might be wrathfully received. Dogged, pertinacious, and persevering, no nervous apprehensions ever turned Mr. Pegram from the pursuit of his own ends. He knew nothing of the great world; still he did know that the falcon does not mate with the jackdaw, and thought nothing more likely than that Lord Lakington would reject the alliance he was about to proffer with contemptuous indignation. But, he argued, he will get used to the idea after a bit, and then I think his self-interest will lead him to adopt it. In the meantime, this thing had got to be said, and the more shortly it was said the better, thought Mr. Pegram.

"I told you, my lord," he resumed at length, "that I had one son; you, I understand, have also an only daughter. If you will consent to their making a match of it, I will settle my half of the 'Tontine' on your daughter at her marriage. Your half would, of course, remain as it is, with the sole condition that it went to your daughter at your death."

Lord Lakington rose slowly from his chair with a set look upon his face that even the old lawyer could see boded danger. "Do you know, sir," said the Viscount, in low, measured tones, "that if you were a few years younger I should probably throw you out of the window?"

"I beg pardon, my lord," said the lawyer in the most deprecatory tones, "but it is so obviously the way to keep the property together. Of course I know Bob is no match for the Honourable Miss Phillimore, but I thought that, under the circumstances, I might venture to suggest it to your lordship; and again, I had not time to mention it before, but I shall have something pretty comfortable to leave behind me when my time comes, and that of course would go to my son."

"You may spare yourself any further enumeration of the advantages of the connection," replied the Viscount, contemptuously; "your total ignorance of the conventionalities of society may be pleaded in extenuation of your having presumed to make me such a proposal; but you will understand distinctly that it is declined, and with considerable astonishment that you should ever have had the audacity to make it."

"I do not understand these things myself," rejoined the old lawyer, interlacing his fingers nervously, but making no attempt whatever to rise from his chair; "but surely this sort of thing is done every day. It is a fair bargain—an exchange of wealth for rank. I thought our great nobles always repaired their fortunes in that way—married the daughters of wealthy manufacturers, merchants, or speculators."

The Viscount's own marriage had been in this wise, and he cast a quick look at Mr. Pegram to see if the conclusion of his speech had been intentional; but the lawyer looked serenely unconscious, although every word he uttered had been spoken with intent.

"That may be, sir," replied Lord Lakington loftily; "but we don't give our daughters as wives to country solicitors."

"But we can make that all right, your lordship," interrupted the old man eagerly. "Only say the word, and Bob shall give up practice at once. He shall never set

foot in the office again, I give you my word. As for me, I would never trouble the young couple. Nobody would ever know anything about the old lawyer down in Wales. Nobody will either see or hear anything of him. That Bob was ever a solicitor would speedily be forgotten, if, indeed, it need ever be known in London."

He poured forth all this with a nervous impetuosity which somewhat astonished the Viscount.

"I tell you once for all, Mr. Pegram, that your proposition is ridiculous, I may say impertinent. I was in hopes you had some reasonable compromise to offer me. When you have, I shall be happy to see you again. In the meanwhile I have the honour to wish you good morning," and as he finished, Lord Lakington laid his hand on the bell.

"Good morning, my lord, good morning. If you could only be brought to see it in a business point of view, it is the most perfect arrangement that could possibly be made. Bob will be sorely disappointed when he hears your lordship will not consent."

"Damn Bob," said the Viscount, giving a furious jerk at the bell.

"And four thousand a-year, with no drawbacks. Such a snug income to run the risk of losing at any moment. If your lordship should change your mind in any way, I shall be staying for the week at the Tavistock Hotel, Covent Garden. Good day, my lord, good day," and old Pegram made his way to the door.

Well, thought the old man, when he found himself in the Victoria Road, that is about as much as I expected to do this morning. It was not likely he would come to terms to start with. Rather too great a shock to his pride the idea of becoming connected with a Welsh solicitor. To talk about throwing a solicitor out of window, he little knows what an expensive amusement he would have found that. The way he damned Bob, too, to wind up with,

certainly was not encouraging. But when he comes to reflect on losing that four thousand a-year a little longer, I should not be surprised if he became of my way of thinking, and that we arranged things pretty comfortably.

Lord Lakington paced up and down his little room in a perfect storm of indignation for a good half-hour after Mr. Pegram left him. It was a damned, levelling, atheistical age he knew—an age that spoke openly of the disestablishment of the Church, and even ventured to hint that the House of Peers was a most unnecessary cog-wheel in the machinery of the State. All this was bad enough; but that a Welsh solicitor should deem his bumpkin, bullet-headed son fit mate for the Honourable Beatrice Phillimore was the most astounding instance of the democratic tendencies of the age that he had as yet encountered! The idea of a man with such a name as “Pegram” ever presuming to think of marrying a Phillimore was an impertinence. To give an expression to such a thought was to insult him, and he began to regret seriously that he had not given orders for Mr. Pegram to be put out of the house, instead of permitting him to leave like any ordinary visitor. Gradually the whirlwind of his wrath died away, though he fumed and fidgeted, and muttered occasional anathemas on the lawyer’s impudence until summoned to luncheon. There the sight of his daughter’s pretty bright face once more brought vividly before him the audacity of the old lawyer’s proposal. The idea of his Beatrice being married to a Pegram! But a satisfactory outlet, and a glass of peculiar brown sherry which he affected, and which, in its turn, sometimes affected him, gradually soothed his feelings, and brought him into a more tranquil frame of mind; and as he strolled up towards his club in the afternoon, Lord Lakington was reflecting more how annoying it was that he had not come to a satisfactory arrangement with Mr. Pegram than upon the indignity put upon the house of Phillimore. The next day it was the same. He dwelt

more and more upon how hard it would be to lose this very satisfactory income now. What small income remained to him out of his own fortune paid his tailor, bootmaker, and provided him with the necessaries of life; but, from past experience, he knew that it was about all that it would do. He was a man who loved his luxuries. He was a connoisseur in tobacco, and held it was hopeless to get a smokeable cigar in these days under a shilling. He delighted also in little dinners, to try inspirations or new discoveries in the art of cooking, and

"To taste of the best,
Of the sweet, of the dry, and the still."

He was fond of the opera, and liked to give his daughter a box there occasionally; in fact, had all the luxurious tastes that a man who had begun life as he had done might be supposed to possess. And he had known for some years what it was to be deprived of all these things, and the idea that it might be so again worried the noble Viscount not a little.

Gradually he found himself reverting to the old lawyer's idea. What a confounded pity, he thought, the fellow is not a gentleman! If he had only been that the arrangement would have been so very perfect. I should have been comfortable for life. Trixie, poor girl, would have had a very nice income to start with, with the knowledge that there was lots more to come. It really is most provoking; and then Lord Lakington began to wonder what Pegram junior was like, whether he was more presentable than his father. I must say, he thought, old Pegram behaved handsomely on one point. I hardly gave him credit for it at the time, but he certainly promised to keep himself altogether in the background if we would consent to this marriage. Of course, when an objectionable relative volunteers a pledge of that kind it certainly smooths matters a bit; and if Pegram junior really is a presentable

young fellow—Pooh ! what nonsense I am talking. Hang it, he can't be. An obscure country solicitor ! it is impossible. Still, day after day, as the Viscount turned the whole thing over in his mind, did the prospect of losing his income look more unpleasant, and what he denominated the old Welsh solicitor's outrageous proposal seem less preposterous. The man's selfish, sybarite nature was slowly, but surely, getting the better of his pride of birth, and it was so easy to make it out an excellent match for his daughter, who, though pretty, was portionless. She would be married to a man comfortably off to start with, and would eventually be in possession of some ten or twelve thousand a-year. Every point that the old lawyer had so artfully instilled into his mind recalled itself. Yes, the solicitor can be dropped ; the old father promised to keep in the background ; and yes, by Jove ! Pegram must be made to change his name. If Pegram junior is only presentable, really it might be worth considering ; and then he remembered—supreme piece of hypocrisy !—that he really had no business to decide. This thing concerned Beatrice as much as it did him, and it was not right that she should have no voice in the matter. At the end of the week a note reached Mr. Pegram at the "Tavistock," to the effect that, considering what a large sum of money was involved, Lord Lakington thought it would be advisable to see Mr. Pegram again, to discuss if the compromise of the "Tontine" was possible between them, and requesting the lawyer to call upon him the next day.

"It works, it works," chuckled Mr. Pegram. "All the world is alive to self-interest, more especially your gay spendthrift dogs who have been throwing their own and other people's money out of window with both hands half their days. We may not settle it to-morrow, though I think we shall ; but I will bet a guinea he don't damn Bob this time any way."



CHAPTER X.

ROBERT PEGRAM DINES IN THE VICTORIA ROAD.

WHEN Lord Lakington's self-interest had so far mastered his pride as to induce him to write that note to Mr. Pegram, desiring another interview, the result was nearly a foregone conclusion. For a week the Viscount had been arguing this matter with himself, setting it forth day by day in more and more plausible terms. He had finally worked himself round to the conclusion that his duty to his daughter required him to talk this thing over dispassionately with Pegram, in the first instance; and that he would be probably further bound to submit this proposal of marriage to Beatrice in the second, duly placing all its advantages before her eyes. Mr. Pegram, on the other hand, met the Viscount with the greatest deference and humility. He vowed that nothing but his lordship's being in embarrassed circumstances having come to his ears in somewhat roundabout fashion would have emboldened him to propose such a scheme to a man of his lordship's rank and family. He dwelt quite plaintively upon the hardship of having to give up a handsome income to which one had got accustomed, artfully whining over his own loss in this respect in such a manner that the Viscount could not fail to see the application to his own case. To every stipulation of Lord Lakington's

he gave ready assent. He was an old man, with no taste for London and gay people. He would go back to his own home in Wales, and they would rarely see him. If Bob would run down to Rydland for a few days now and again, that would be all he would ask. He would like to be present at the wedding; but even then he would not obtrude upon the bridal party. He could get into a quiet corner of the church, and look on from there. Nobody would know that he was more than an ordinary spectator; but he could not bear the idea of so much money going away, not so much from him—though that would be bad enough now he had got used to it—but also from his son afterwards.

Lord Lakington, now that he has admitted to himself that such a marriage is possible, is extremely gratified to find that he is allowed to dictate all the minor details of the projected alliance. The crafty old lawyer listens deferentially to the Viscount's proposals, and yields to them without demur, except in the one instance, namely, that it would be advisable that Mr. Robert Pegram should change his name. At that the old gentleman somewhat hesitates. It may be that he thinks it as well to appear to be giving up something on his side to show that the sacrifices are not all of Lord Lakington's making; or, it may be, that he had got used to his name after wearing it sixty odd years, and holds it in higher esteem than his neighbours. A man's name may not be very euphonious, but it is, after all, a part of his identity, and he may well be indisposed to change it at the summary bidding of another. This point Mr. Pegram insisted should be left in abeyance. He promised to take into consideration what his lordship had said, and declared that, personally, he was not violently prejudiced in favour of the name of Pegram, but that there would be many inconveniences attendant on changing it. Moreover, as he said, it was not him, but his son, that would have to change his name, and it was only

reasonable to learn what Robert Pegram's views might be upon that subject. It was further agreed between them that Mr. Pegram should now return to Wales, and that Mr. Robert should forthwith repair to London, his lordship having by this time so effectually humbugged himself as to finish up the conversation with a burst of parental solicitude and tenderness that would have done honour to the stock comedy father, saying that he must, at all events, see the man to whom he proposed to entrust his sweet Beatrice before presenting him to her as a suitor.

Mr. Pegram chuckled grimly as he packed his portmanteau that afternoon at the "Tavistock" preparatory to taking the evening train for Rydland.

"I think I may count that as good as done," he muttered. "Not a bad week's work. Give him only another week to think about it, and my lord will be quite as anxious for that marriage as I am. As for the girl, I don't suppose there will be any bother with her; I always read in the papers, when I come across the matrimonial engagements of any of the aristocracy, that a 'marriage has been arranged,' &c., which is, of course, the proper and sensible way to make marriages. I don't suppose they allow any taking fancies to one another, as a rule. They thoroughly recognize the fact that income comes before affection, and that marriage on insufficient means should be made a criminal offence. Well, it is now for Bob to do his part. He seems to get on well enough with the young women in Rydland; but these London misses are perhaps a bit different."

Although Mr. Pegram might return to Rydland in the highest spirits at the satisfactory progress of his scheme, yet his son by no means partook of the elation. Robert Pegram was by no means shy, and could make the agreeable to the young ladies in his own class of life well enough; but he had been some few years in London, and did know that the fashionable ladies of the London world

were very different from these. He was far from being one of those unabashed young gentlemen who, thrown into society higher than they are accustomed to, seek to cover their want of ease by vulgar swagger and somewhat boisterous self-assertion. Robert Pegram was not an innate snob, although he certainly lacked the polish of good society. He had had no opportunity of ever mixing with such people, nor, to do him justice, had he the slightest desire for it. He had an undefined idea that he should be rather awkward and uncomfortable, and probably commit some slight solecisms, both of speech and manner. As he would have tersely expressed it, "These swells have ways of their own, which I ain't up to;" but, although this was by no means his ideal of marriage, and although he was entangled with another lady, and had a dread suspicion that this other lady would make considerable unpleasantness should she get the slightest hint of what he contemplated, yet Robert Pegram, like most mortals, was not insensible to the titillation of his vanity. How his old London associates would stare at seeing him with an honourable for his wife! What a splash he should cut in all the papers! He pictured to himself the announcement, "On the — instant, at St. George's, Hanover Square, Robert Pegram, Esq., to the Honourable Beatrice Phillimore, only daughter of Herbert, Viscount Lakington;" and then, again, four thousand a-year was a very pretty income to start with, to say nothing of lots more to tumble in after awhile. Upon the whole, as he sped to town, Robert Pegram was tolerably well satisfied with his prospects. He was, however, much too shrewd a young man to suppose it was all quite such plain sailing as his father did. He knew that he was about to sail his barque in what were to him unknown waters; and he by no means held his father's comfortable creed, that human nature was pretty much the same wherever you found it. That was all very well in the abstract, but practically he considered human nature

took, at all events, another aspect when you came to the aristocracy. However, this marriage must be brought off if he could compass it, and he resolved not to throw a chance away. The "Tavistock" might do very well for his father, but that was no hostelry for a candidate for the hand of the Honourable Beatrice Phillimore to put up at. He determined to establish himself at the "Grand," and, in the first instance, to call upon Lord Lakington at his club.

The Viscount punctiliously returned his card, and left a note inviting him to lunch at the institution in question. He thought it would be as well to have a look at his proposed son-in-law before presenting him in the Victoria Road, and he was agreeably surprised. As the old lawyer had predicted, the Viscount was now much enamoured of the scheme. He had dreaded finding a rather noisy, vulgar young man; but he found Robert Pegram, on the contrary, quiet and, if anything, rather diffident in manner. He certainly was not a particularly good-looking young fellow. The Viscount felt that to be a slight drawback. It was of no great consequence; but then he knew that women valued such things. That they fell in love over and over again with ugly men he knew also, but then they were seldom attracted towards them in the first instance; and it was important that Beatrice should fall in love, or, at all events, fancy this young man sufficiently to engage herself to him as speedily as possible. However, he broke the ice offhand with Robert Pegram, told him that he had talked this matter over with his father, and that, though of course he would never coerce his daughter, yet that he wished him all possible success in his wooing. Finally, he shook hands with him, and invited him to dine the next day in Victoria Road, and be presented to Miss Beatrice and her grandmamma.

There was no little curiosity in Victoria Road when the Viscount announced that he had asked the young gentleman to dine with them *en famille* the next night. It was not very

often that he asked any one to dine there in this fashion, and when he did so it was either a relation or some old friend that they knew well, at least by name.

"Mr. Pegram!" exclaimed Beatrice; "what a singular name. Is there anything peculiar about the owner of this singular patronymic, papa?"

"Pegram!" echoed Mrs. Lyme Wregis; "'tis an odd name. What is he? Where did you come across Mr. Pegram, Lakington? I never heard you mention him before."

"No, no," replied the Viscount, somewhat nervously. "Excellent people, whose acquaintance I have only lately made. The father is a man of large property down in North Wales; did me rather a good turn not long ago; I am anxious to be a little civil to the son. He is—a very rare thing for a young man in these days—actually, I think, a little shy."

"Well, Trixie," rejoined the old lady, laughing, "I do call this very good of your papa. Having found such a curiosity as a shy young man, named Pegram, to bring him out here is kind of him. We must put on our best clothes to-morrow night to do him honour."

"Is he nice, papa? Is he amusing?"

"My dear, I can tell you little more about him than I have already done. He is a quiet, gentleman-like young fellow, and that is all I can say about him. Amusing! Well, I don't know; he did not somehow strike me in that light."

Mr. Robert Pegram duly made his appearance the next evening in Victoria Road. The Viscount welcomed him warmly, and then presented him to his daughter and mother-in-law. Robert Pegram quite bore out the character the Viscount had given him. He was very quiet at first, and rather diffident. His anxiety to commit no solecisms of breeding made him of course ill at ease, and he thus appealed unwittingly to the good nature of both

ladies. A shy man cannot help appearing somewhat of a fool ; but, as one of our shrewdest observers has pointed out, that one of the easiest methods of making your way with English young ladies is this : “ If Providence has not made you a fool, pretend to be one. It is then that the timidest and most bashful of English girls will show her kind heart ; she will try to lead you on, she will strive to find out your strong point.” And this is precisely what happened to Robert Pegram. In their anxiety to put him at his ease, the ladies were more than usually courteous to him ; and Miss Trixie, in particular, strove very hard to make him feel at home amongst them. But there was one thing patent to both ladies, and it was just one of those slight points which well-bred women see intuitively, and about which they rarely make a mistake. It was clear to Mrs. Lyme Wregis, as it was to Miss Trixie, that Robert Pegram had not been accustomed to move in good society. It was not that he committed himself in any way, his shyness would account for his want of ease ; but he lacked an undefinable something, that final polish which is only acquired by mixing freely with the world.

But in vain did Lord Lakington prose for his guest's edification, and that nobleman was wont to be very didactic in his conversation. In vain did Mrs. Lyme Wregis ask him good-humoured questions about his own part of the country. In vain did Miss Beatrice try topic after topic. There was, apparently, no getting on with Robert Pegram. Not only was he ill at ease at finding himself in society to which he was unaccustomed, but, to add to his embarrassment, he was lost in hopeless admiration of Beatrice Phillimore. Not only was she a very handsome girl, but it was beauty of a type that Robert Pegram hitherto had only viewed from afar. She was so unmistakably of high lineage, and showed the blue blood in her every pose and gesture. She looked thorough-bred to the tips of her delicate fingers. Although Robert Pegram would have

probably said that Beatrice's dusky tresses, lustrous dark eyes, and lithe, slender figure were not exactly in his style, yet, for all that, he would honestly own that the Honourable Beatrice Phillimore was the handsomest girl he had ever come across. But, mingled with this admiration, came the uncomfortable reflection that it was absolutely necessary, in the course of a few days, that he should ask this young lady to be his wife; and, as he watched the quick play of her mobile features, he could not refrain from speculating as to what expression they might wear when he should have screwed up his courage to blurt forth that proposition. In spite of all the efforts of his entertainers, the guest bid fair to almost drop out of the conversation. Courteously as they endeavoured to include him in it, there was no making him talk.

It has, however, been said, and I believe there is much truth in the remark, that every man has one topic. Many of us, no doubt, can recall instances that make belief in this axiom come rather difficult, but the chances are we never struck the key-note. We never happened to turn the conversation on that one subject upon which the people chanced to be well informed.

Accident at last led Mrs. Lyme Wregis to make a remark upon a piece then playing at the Haymarket Theatre, and the key-note was struck. If Mr. Robert Pegram could talk about nothing else, he could talk "theatricals." Indeed, he never tired talking of the play and players. He had been in every theatre in London, and had seen every actor and actress of any note at all over and over again. His memory, indeed, was like a file of ten years' play bills. He could remember the production of almost every new piece, and who had played in it; could chronicle the successes and the failures, and gave his opinion freely upon the dramatists, the plays, and their representatives. In short, Mr. Robert Pegram had found his tongue, and got fairly astride of his hobby. He told them story after

story having reference to the foot-lights, finally winding up by a very good imitation of a popular comedian ; and then, becoming suddenly conscious of the very prominent part he was assuming in the conversation, suddenly pulled up, coloured, wondered whether he had committed himself, and looked exquisitely uncomfortable. However, the good-humoured laughter of his audience somewhat reassured him, and he got on very well until the ladies withdrew, although his conversation to the last still savoured of "the floats."

"Fill your glass, Mr. Pegram," said the Viscount, as he pushed the claret-jug across ; "I had no idea you were such an enthusiast about the drama."

Considering Lord Lakington had encountered his proposed son-in-law the first time the day before, and first heard of him only about a month ago, it would have been somewhat singular if he had known anything of his hobbies or pursuits.

"I was very fond of the theatre myself," continued the Viscount, "as a young man, but I have rather dropped out of theatrical circles of late years, and lost sight of my old friends in that way. Sam Hemmingby, the manager of the 'Vivacity' Theatre, is the only one of the craft I ever come across now ; you know him very likely."

"Very well indeed, my lord ; I have known him from a child. My father and he have been mixed up in business relations more or less for years."

"Ah ! fine fellow Hemmingby. He has done a good deal for the elevation of the stage since he took command of the 'Vivacity.'"

"I don't know about that," replied Robert Pegram, drily ; "I don't think Sam Hemmingby troubles his head much about the elevation of the drama. He puts up what will draw, and if he gives the public a good entertainment I fancy it is because he finds they won't come to see a bad one."

"Ah! perhaps you are right," rejoined the Viscount, suddenly becoming conscious that on this particular subject Robert Pegram was an awkward customer to argue with; "but we have a more important matter to talk over than the stage, and I trust, ha! ha!"—and here the Viscount gave a little affected laugh—"a pleasanter one. Now you have been introduced to my daughter and Mrs. Lyme Wregis, you will of course enjoy every facility for urging your suit. I think I may safely assume that Beatrice meets with your approbation. I fancy she may fairly claim to hold her own with any girl in London."

"Nobody can be blind for one moment to Miss Phillimore's beauty; but," said Mr. Pegram, toying nervously with his napkin, "I don't quite see, my lord. I don't think I could venture——"

"You don't see, sir! you can't venture! What am I to understand by this, Mr. Pegram?" inquired the Viscount in his stateliest manner.

"Don't misunderstand me, pray don't misunderstand me, my lord," continued the luckless Robert, making a positive ball of his napkin; "but the fact is, I could not dare, I should never screw my courage up to ask Miss Phillimore to be my—my wife, unless your lordship would undertake to break the ice for me in some shape."

The noble Viscount's brow cleared. That the ignoble race of Pegram should feel overwhelmed at the idea of allying itself with the blue blood of the Phillimores was all very right and proper, and just as it should be. If, for state purposes, that is, pecuniary consideration, such an alliance was necessary to the house of Lakington, it was well that their condescension should be thoroughly appreciated and acknowledged.

"Of course, my dear Pegram," rejoined the Viscount with a bland smile, "I shall arrange all the preliminaries for you. I am the last man in the world to brag on the score of family; but it would be affectation to pretend that

it is not a great piece of condescension on my part to admit the pretensions of a new man like yourself to my daughter's hand. Your father has probably informed you that, if it were not for certain fortuitous pecuniary considerations, I should probably have declined such a proposal; but as it is so obviously to the interest of my daughter, whose happiness must ever be, of course, my first object in life, I will speak to Beatrice, and though of course I can put no constraint upon her inclinations, yet she is a good girl, who, I feel sure, will listen to her father's advice. She is a good and affectionate daughter, Pegram, and I feel satisfied that she will do her duty to—to her father. And now, unless you will have any more wine, we will join the ladies."

Meanwhile upstairs in the drawing-room Mrs. Lyme Wregis and Beatrice were duly discussing Mr. Pegram.

"Well, Trixie, I pulled the string of the shower-bath with a vengeance when I alluded to the theatre before Mr. Pegram," said the old lady laughing; "but I really was very thankful I did. It fidgeted me to death to see the poor man sitting there looking so exquisitely uncomfortable, and taking no part in the conversation. I, at all events, set his tongue going, and that was something. I declare, if your father had not told us he was the son of a gentleman of large property in Wales I should have put him down as a member of the theatrical profession."

"I thought he was rather good fun, grandmamma; and I declare his imitation of Toole was very good, which we cannot usually say of gentlemen reproducing histrionic stars for our edification. It was a very lucky cast of yours, for I had quite exhausted my small stock of intelligence in trying to hit off a subject that he had something to say about. However, it did all very well as it was, though I fancy we should get a little too much of the footlights if we saw much of him, which is not likely."

"It is very odd, my dear, how your father picked him up. I never heard him mention the name of Pegram amongst his friends; and Lakington was never the least reticent about talking about his friends and acquaintances. It is a somewhat remarkable name, one that I should hardly have forgot if I had ever heard it. Curious, too, his asking him to dinner."

"Oh, I don't know, grandmamma," replied Beatrice. "Papa said, you know, that Mr. Pegram's father had done him a service of some sort or other, and so I suppose he wanted to be civil to Mr. Pegram; but I don't think papa quite hit it off, do you? If he had given him some dinner at his club, and then taken him to a theatre, I think Mr. Pegram would have enjoyed himself; but taking him into society is, I fancy, rather a doubtful kindness."

"Yes, poor man," observed Mrs. Lyme Wregis. "He has evidently seen but little of the world, more especially our world. He was so very palpably on his best behaviour; so evidently afraid of saying or doing the wrong thing. Well, he ought by this to be convinced that we are not so very alarming."

Here their conversation was interrupted by the entrance of the subject of it, followed by the Viscount. But Mr. Robert Pegram was no bit reassured by his *tête-à-tête* with Lord Lakington, and seemed once more to be frozen up. He felt that he could not descant on theatrical topics the whole evening, and he literally could think of nothing else. The upsetting of a cup of tea over his legs tended still further to the confusion of his ideas. In spite of the efforts of his entertainers the conversation somewhat languished, as, when you can extract nothing but incoherent and monosyllabic replies, it is apt to do. However, no sooner had the clock marked ten than Mr. Pegram pulled himself together and mustered sufficient courage to say "Good night" in somewhat awkward fashion.

"A very nice, unassuming young man," observed the

Viscount patronizingly, as the door closed behind their guest. "Heir to a very considerable property in Wales. Shy? yes; decidedly shy, and—ahem!—yes, wanting in polish. Still, the first is a fault on the right side, and the latter will improve."

"Yes, papa, there is no doubt about his being decidedly shy," laughed Beatrice. "I declare if you called it 'scared' I don't think you would have been far wrong. He looked, poor man, after he had upset that cup of tea, as if he thought grandmamma and I would beat him."

Mr. Robert Pegram, meanwhile, having lit a cigar, is indulging in reflections on the family he has just left as he makes his way up the Victoria Road. Relieved from the constraint of his high-bred hosts, his thoughts take shape in his own vernacular. "As for the girl," he muttered, "by Jove! she is a screamer! I never saw such eyes and eyelashes; and as for her hand, why, she could never get her gloves small enough, I should think. But, unless her pompous old bloke of a father can tell me he has squared it for me, I shall never dare ask her to marry me."





CHAPTER XI.

THE VISCOUNT SPEAKS TO TRIxie.

SOME four or five days had elapsed since Robert Pegram had made his first appearance in Victoria Road, and still Lord Lakington had not broken the intention of his being there to his daughter. It was not that the Viscount faltered the least in his purpose. He had reasoned himself quite comfortably into the idea that he was promoting his daughter's happiness by furthering this marriage, and still more clearly did he see that such an arrangement would ensure his own comfort for his lifetime ; but yet, with all this, he felt a lurking suspicion that this marriage would be highly distasteful to Beatrice. He knew very well, although there were young ladies of tolerably level temperament who were quite content to leave all matrimonial arrangements in the hands of their friends, that Beatrice was not one of these. He was fond—yes, very fond—of his daughter ; loved her, indeed, as much as was possible for a man of his selfish disposition to love anybody. Self-indulgent from his birth, yielding invariably to the whim or fancy of the hour from the day that he had become “ lord of himself, that heritage of woe,” he had been assiduously cultivating the worship of self for now close upon fifty summers. Of all humanity's vices there are none to which we are so prone, and none which thrive so freely when fostered. Self-adoration of various

kinds we are all given to. We pride ourselves on our appearance, on our talents, on our possessions, and in our selfishness feel unmitigated jealousy of being eclipsed on any one of these points. In the Viscount's case it took a more material form : Lord Lakington simply desired that neither his position nor his personal comforts should be interfered with ; and that our personal comforts depend upon a tolerably well-filled pocket is, in the main, a fact past dispute. The more he thought over the situation the more convinced was Lord Lakington that it was positively essential to his position that this marriage should take place ; and yet, plausibly as he might argue to himself that it would be a most advantageous match for Beatrice, he still had an uneasy sensation that Beatrice would not take that view of it. He knew that this thing had to be done ; but he had an uncomfortable feeling that, for the first time in their lives, there was destined to be an unpleasantness between them. That the girl would dispute his dictum he had no fear. A few tears, girlish regrets, etc., were quite possible ; young ladies will let their imaginations run riot, and picture ideal lovers as destined eventually to marry them ; but that Beatrice would not eventually succumb dutifully to his decision he never doubted. Still it might be a disagreeable conversation. His lordship disliked rancorous dispute or argument, even with his friends. It was a ruffling of the rose-leaves, by no means in accord with his sybarite nature. Much more did he shrink from bringing tears to the eyes of his pretty Beatrice ; but then his "position" required it. Lord Lakington with positively empty pockets had been such a terrible anomaly in the London world, and more especially so to Lord Lakington himself. And yet nothing could be more natural to a man of his disposition than to put off such announcement to his daughter from day to day.

Mr. Robert Pegram, in the mean while, had astonished the ladies not a little by calling twice. Once, of course,

after dining at the house was easily understood ; but a second visit a day or two after did puzzle them considerably. He had varied little from that first evening : had been awkward upon entering the room ; had been evidently ill-at-ease until he had brought the conversation round to the playhouses, and then no " theatrical weekly " could have been more fluent or more critical. Every now and then he would diverge into " the stunning doings " at some music-hall, suddenly recollect he was talking to what he called " real ladies, regular tip-toppers," and pull up abruptly, with evident signs of discomfort. But Beatrice, who had been infinitely amused with him, had drawn him out, and so smoothed over such little slips for him, that Mr. Pegram had manifested open and unbounded admiration for that young lady ; so much so, indeed, upon the second occasion, that after his departure Mrs. Lyme Wregis had rallied her granddaughter no little upon her conquest, to which Trixie had responded in a similar laughing fashion ; and as they made no disguise of the subject before the Viscount, that nobleman felt still more inclined to postpone his inevitable disclosure.

Mr. Pegram, in the mean while, felt delighted with the progress he conceived he was making. " Why, she's a girl after my own heart, after all, bless'd if she isn't. She takes as much interest in theatricals as I do, and, if the old lady wasn't there, would appreciate a verse or two of ' More or Less ' as much as anybody else."

But if Mr. Robert was satisfied with the progress of things, his father was not. The old gentleman had an object in bringing things to a crisis as speedily as might be. He had no belief whatever in Bob's winning his bride quite so out of hand as suited his purpose. He did not doubt his son's powers of fascination for a moment, only give him time. He honestly thought that most young ladies would yield to Bob's attentions in the end ; but he argued, " A girl likes to be courted, and it isn't to be expected a well-

bred lass like this is going to knock under the minute a young fellow makes sheep-eyes at her, without she's made to understand it's a lot to her advantage to cut the sweet-hearting short. I wish this thing settled sharp, and I must give his lordship a jog about turning the family screw on. Why, I had to do it a trifle myself to Bob; and, now he's getting on so well with the young woman, it only wants that to settle it."

The result of which reasoning was that the Viscount received a letter from the old lawyer to the effect that such an arrangement as this admitted of no delay, pointing out drily that people of great age rarely gave much notice of their departure; that, as a rule, they are ailing for two or three days, and then flickered peacefully out.

"I don't suppose, my lord, either your nominee or mine will differ from the ordinary run of such cases, and therefore, I say, let our agreement be either ratified at once, or else I shall cry off, and make the most of my chance of the 'Great Tontine' as I best can elsewhere. I presume you have only to speak to your daughter to arrange the matter at once, as far as the engagement goes, and, believe me, the more speedily the wedding follows the better for both of us."

The Viscount felt that this settled it; that the talk with Trixie was no longer to be delayed. Still, his manner betokened some slight embarrassment as, after reading that letter, he told Beatrice that he wished to see her in his study as he had something to say to her. He might wrap the thing up as he would; he might argue to himself that it was necessary that his position as Lord Lakington should be kept up; that Beatrice could hardly hope to make, in a pecuniary view, a better match; but, at the bottom of his heart, gloze it over as he might, he knew that he was about to sell his daughter for an annuity of four thousand a-year.

Though our specious sophistries fail to stifle the truth,

we are rarely deterred from the course we have made up our minds to, but somewhat resemble the "gourmet" who cannot refrain from a favourite dish, although he knows it will disagree with him.

"Well, papa," exclaimed Trixie, laughing, as she seated herself in a low chair in the Viscount's study, "what *have* I been doing? I do not think I have been what I used to call 'sent for' since I was a little girl. Don't you remember that, when my offending got past endurance, and my poor governess could stand it no longer, I used to be informed that you wanted to see me in the study, and when it came to that, even I became afraid of the consequences? It was odd," she continued, merrily, "the effect that threat always had on my young imagination. On the few occasions it did occur it resulted in nothing but a grave lecture, but always left an impression on my mind that I had narrowly escaped unknown pains and penalties of the severest description, the only occasions upon which I ever recollect of being afraid of you, papa."

The Viscount could not withstand a slight twinge as he listened to the girl's idle chatter. He had an undefined feeling that Beatrice was probably on the verge of the worst quarter of an hour she had ever yet passed in that room.

"What do you think of Mr. Pegram?" he inquired.

"Mr. Pegram!" she replied. "He is a good-natured, funny little man, dreadfully afraid of grandmamma and me, whatever he may be of other ladies, and more theatrically insane than anybody I ever came across."

"Yes, a very common hobby of young men. I had it to some slight extent myself in my early days. No great harm in it though, unless the disease gets to the height of taking a theatre, and that in the hands of an amateur generally means ruin; but he seems an amiable, good-natured sort of young fellow, and after a little polish will, I have no doubt, hold his own with most of the young ones about town."

"I dare say," replied Trixie vaguely, and marvelling much what in the world her father could mean by calling her into his study to discuss Mr. Pegram.

"It is my duty, Beatrice, to lay before you a proposition on the part of Mr. Pegram of the very greatest importance, not only to yourself, but to your whole family (the whole family being the Viscount Lakington). I must first call your attention to a subject which will doubtless seem absurd to a girl brought up as you have been, namely, to the fact that we live in a deplorably levelling age. That, as the butcher waxes fat—and butchers always do well, by the way—so does the baronet seem to waste. The land that the peer once looked upon as indubitably his own, the peasant, who ten years ago touched his hat to him, begins to conceive is his according to the law of Genesis; that is to say, whoever has possession of anything keeps it, with very little regard to what his title may be.

‘Those may take who have the power,
And those may keep who can.’

Primitive reasoning, my dear, but it strikes me we are fast lapsing back to first principles—community, socialism, and the rest; absurd as these so-called civilizations have been shown from times immemorial. Well, we must go with the age, my dear, and the age points unmistakably to fusion. An impoverished aristocracy must be strengthened by alliance with the plutocracy, the Aryan must blend with the Semite; and, in short, there must be a general mixing, a sort of social salad, you understand, if society is still to continue."

Trixie's face during this harangue was a study. She comprehended it not an iota further than a vague feeling that a proposition of some kind in connection with herself had been made to her father by Mr. Pegram; but of what that was she had no conception, and, if truth must be told, rather fancied all this exordium bore reference to a box or tickets for some music-hall, which her father wished her

to accept, although conscious it was not quite what the Honourable Beatrice Phillimore should be present at.

"Well, Beatrice," continued the Viscount, "it is needless to tell you that the Lakington coronet wants regilding. The moth is in our ermine, girl, and we have had to sell the precious stones in the circlet and replace them with paste. It rests with you to restore the family prestige. How? By marriage. The Scotch peerage are the shrewdest branch of our hierarchy, and invariably recuperate by judicious city connection. Mr. Pegram, Beatrice, solicits the honour of your hand, and Mr. Pegram, my dear——"

"Mr. Pegram wants to marry me!" cried the girl, starting to her feet. "Papa, you are joking, or else I would say at once, declined with thanks."

"I am doing nothing of the sort, Beatrice," replied the Viscount, huskily. "I tell you, Mr. Pegram places himself and fortune at your feet, and, in the interest of the house of Phillimore, it would be well if you could say yes."

"You, papa, counsel me, Beatrice Phillimore, to wed a Mr. Pegram, who is what? He can surely from his manner not be of the county families?"

"Perhaps not, my dear; but he represents something that ranks higher in this d——d democratic age—wealth!"

"But, papa, I do not look upon wealth as everything, and most especially when it comes to—to—to choosing a husband," and here the girl blushed, and rather faltered in her speech. "You would not wish me to marry a man I cannot love, simply because he is rich, surely."

"My dear child, now please get all that fiddle-faddle about love in a cottage out of your head at once and for ever. I don't for one moment wish to force your inclinations, but, remember, people of position don't plunge into matrimony with the recklessness of the lower classes. We arrange such things, and expect there to be a sufficiency

of income in the first place. The usual result of marriage is children. People of our class do not consider that they are entitled to leave their offspring to the care of Providence, or the parish."

"But, papa, dear——"

"Excuse me, Trixie, I must request you to wait till you have heard all I have to say. I married your mother on this principle, and, I assure you during our brief wedded life we were quite as sincerely an attached couple as if our union had been the result of a love match. Had it been possible, as you may suppose, the son-in-law I would most gladly have welcomed would have been your cousin, who will wear the coronet after me."

Poor Beatrice gazed at her father with speechless despair. Why was her marriage with Jack impossible?

"I should have been pleased to think that you would have been Lady Lakington in due course; but of course Jack must marry 'money,' and you, my dear, must do the same. Jack, poor fellow, is no more free to follow his fancy than I was, than you are. If, Trixie, our order has its privileges, it also has its duties."

How was the girl to combat such a tissue of sophistry as this? She knew intuitively that her sire's whole argument was untrue, and yet she knew, false and worldly as such reasoning might be, that it was accepted as a necessity by a large proportion of those of her station. Still she was very earnest in her love for her cousin, and by no means to be persuaded to give him up in favour of Mr. Pegram in such off-hand fashion as this.

"It may be as you say, papa," she replied at length; "and I can only say, if it is so, that those who do not boast of gentle blood are much to be envied by those who do; that the Smiths of this world are better off than the Phillimores, insomuch as they can wed those they love. But there is surely no necessity for my marrying at all; should I ever do so, it will be, you may rely upon it,

with your approval ; and in the meantime, I must ask you to tell Mr. Pegram that I thank him for the honour he has done me, but must beg to decline."

It was time to unmask the grand battery. The Viscount had judiciously crushed, as he thought, any *penchant* the girl might have for her cousin by demonstrating that Jack must marry "money." He had posed successfully as having sacrificed himself in like fashion for the propping up of the peerage to which he was born. No one had ever told Beatrice that her precious sire had run through every shilling of the Lakington lands in the days of his hot youth. Mrs. Lyme Wregis had been loyal to her scapegrace son-in-law, and no word of his early iniquities had ever reached his daughter's ears. She believed implicitly that, as a needy nobleman, he married a great fortune, but that, in the vicissitudes of business, her mother's fortune was lost. She had also regarded her father as a man with whom the world had gone hard ; who, by a judicious marriage, had retrieved the fallen fortunes of his house ; and who, just as a great political career lay before him, had been ruined by the commercial disaster that had overwhelmed and killed her grandfather. She was passionately attached to him. Of a warm, impulsive nature, the loving some one was a necessity to her, and that, of course, meant loving them in her ardent, tempestuous fashion. Relatives on her mother's side she had none, and those of her father held rather aloof from the ruined gambler, who, in good sooth, had neglected them in the days of his opulence and splendour. So Beatrice concentrated all her affections on her father and grandmother, and latterly had admitted Jack Phillimore into that inner sanctuary, where, as has been the case from time immemorial, he speedily eclipsed the earlier gods. The other deities of the Pantheon are of small account when Cupid's winged shaft is fairly home in our heart.

"Beatrice," replied the Viscount, after a short pause,

"it has become necessary that I should make you clearly understand the very painful situation in which I am placed. Fifteen, or even ten, years ago I was that most abject thing on earth—a pauper peer, shrinking from my fellows because I had not the wherewithal to associate with them. Nobody expected dinners from the ruined Lord Lakington, but they did expect that he should be decently gloved, and wear a hat that cast no shame upon those to whom it was lifted. I have known, Beatrice, what it was to scheme for my gloves, to reflect that trinkets were not a necessity, and might be profitably converted into boots or umbrellas; to walk, because I could not afford cabs, and was ashamed to be seen getting in or out of an omnibus. I declare I would sooner die than go through that grinding poverty again; and it rests with you to save me."

"With me, papa!" faltered the girl, and her cheeks blanched as the words fell from her lips.

That her marriage with her cousin should be deemed impracticable was to be borne. It was an affair that of the future, but any engagement with Mr. Pegram was not only distasteful, but imminently a thing of the present.

"Yes, Trixie. Listen to me: you and your grandmother think my improved circumstances of late are owing to my estates having what is termed come round; to mortgages having been paid off; to creditors having been appeased, &c. It is not so. I am as hopelessly ruined as I was when Thormanby won the Derby seventeen years ago, and your grandfather failed for over a million. What has kept me going has been simply the large interest I now derive from a lottery called the 'Great Tontine.' My dividend in that amounts at present to something like three thousand a-year;" and hereupon the Viscount proceeded to explain to his daughter the history of that quaint coquetry with fortune in which he had embarked in 1860. It took Beatrice some time before she understood the

whole thing; but, as it gradually became clear to her, she positively sickened on recognizing how her father's future income depended upon her saying "Yes" to Robert Pegram's suit. And he too was seeking her hand, not because he loved or admired her, but as a mere matter of expediency; because he would be, like her father, made certain of a moiety of this income during the Viscount's life, and would come into the whole of the property at his death.

"Let me think, papa, let me think!" she exclaimed, as she pushed back the dusky masses of hair from her temples. "I must of course be a true daughter to you—anything rather than you should go through such humiliations again as you have told me of. My cheeks tingle even now at the bare recital of them; but oh, father dearest, I had dreamed of something so very different if ever I left you."

"The illusions of our youth are rarely carried out, Trixie, and, believe me, it is best so. Young people invest the objects of their first fancy with all sorts of high-flown attributes that neither of them possess. He thinks her an angel, when she is only a rather pretty, frivolous, and not particularly good-tempered girl. She makes a hero of a rather stupid, commonplace young fellow who happens to dance well and talk nonsense fluently. Happiness in marriage is based, my dear, upon easy circumstances. Ample means soften the friction. In a well-appointed *ménage* diversity of taste and opinion are of little consequence; either can indulge their whims without annoying the other. But when the man must either smoke in the street or his wife's drawing-room, there being nowhere else; when her piano can be heard from garret to basement, and the dinner prevades the house from midday to midnight, believe me, love is wont to wear threadbare quicker than you think for."

"For shame, papa," cried Beatrice, springing to her

fect. "I'll not believe marriages are usually made in such sordid fashion, whatever my own lot may be. But I must have time ; at present I am hardly able to realize what it is to give my hand to a man I don't love. Does grand-mamma know of this ? "

"No ; nor must she. You know I love her dearly, that she's been the best of step-mothers, and that she and I have always been the best of friends ; but, remember she is my nominee, Trixie ; people do not like their near relatives speculating on their lives, and though it is her life, not her death, that I am interested in, I would not have her know of this for the world. Twenty years ago when I embarked in it I was thoughtless, and, though there is no harm in it, still you must promise me to preserve strict silence on the subject."

"It shall be as you will, papa ; but it would have comforted and strengthened me to talk the thing over with her, and she is so clever, and then she knows about me and——"

"You don't mean to tell me there is any nonsense between you and your cousin ? " broke in the Viscount sharply. "If he has entrapped a child like you into an engagement he has behaved infamously. He knows nothing can come of it ; that he is as much bound to barter his prospective coronet for money as I was."

"No, papa," replied the girl sadly, "there is no engagement between me and Jack ; but I will leave you now. My head aches, and I must have a few hours to get used to the idea, if nothing more. I will let you know to-morrow whether I can marry Mr. Pegram," and so saying, Beatrice went out and fled to her room, that she might look this thing straight in the face. The first great calamity that had as yet darkened her young life, and one that she as yet could hardly realize.



CHAPTER XII.

THE SCENT GROWS COLD.

AND you cannot carry it past Guildford?" said Mr. Carbuckle, after a *tête-à-tête* dinner in his chambers with Ringwood. "There the trail ends, and from that point Terence Finnigan disappears from mortal ken."

"That is the state of the case," replied his guest, somewhat gloomily, "and where or how to make a fresh cast beats me. I told Greenway, our detective, to look in to-night; but he said in his last letter he could make nothing out of Guildford, though he had spent a week there, and meant giving it up in another day or so as mere waste of time and money."

"Well, there is nothing for it but patience, though I begin to be sadly afraid Mr. Finnigan has breathed his last just about the time when his life becomes extremely valuable."

"Yes. I don't know what to think now; it may be so. Miss Chichester, as well as her aunt, seem desperately disappointed. They reckoned too much, I fear, on the new hand at the bellows, as I begin to think he did himself. At all events he feels pretty well beat now."

"My dear Ringwood, you may rely upon the word of an old stager, all these sort of inquiries are very much

like hunting on a bad-scenting day. Your hard-riding sportsmen vote it slow, and throw it up; but those enthusiasts who stick to the hounds are sometimes rewarded with a kill. Not particularly lively work no doubt, but interesting very to the inductive hound or inductive reasoner."

"Neither Miss Mary nor Miss Caterham seem to appreciate the beauties of the chase," rejoined Ringwood, laughing. "The latter especially seems very anxious about it. Do you know, I think she is worrying herself a good deal about this business, and the old lady strikes me as not quite strong enough to stand such anxieties."

"Oh, she has been delicate for some time. I must run down and take a look at my old friend. She has always worried a good deal about Mary's future, and I can fancy her getting into a state of feverish impatience over this business. She is passionately attached to the girl, who has always been to her as her own daughter, and whether she leaves her an heiress, or slenderly provided for, would naturally excite her a good deal, and excitement is not good for a rickety heart."

"Miss Chichester deserves to be an heiress," replied Ringwood emphatically, as he tossed off his claret. "Here's her health, any way, though it is against my interest she should come into the 'Great Tontine.'"

"Holloa, treason in the camp; interest of plaintiff's counsel to lose her cause! What the devil do you mean?" inquired Mr. Carbuckle. "How can the girl's coming into a fortune hurt you?"

"In this way," replied Ringwood: "Mary Chichester is just the nicest girl I ever met. I could go very near falling in love with that girl; in fact, I wouldn't take my oath I've not already done so."

"Well, my young friend, as at your time of life you're sure to fall in love with somebody, you ought to be devoutly thankful that you have committed that indiscretion in a

quarter where it will possibly cease to be such. You cannot marry without money, and therefore are restricted in your affections to monied young ladies. Years hence we'll trust you will be able to do as you like on that point."

"Pooh! you don't see it, Carbuckle. Of course, if she turned out an heiress I couldn't ask her to marry me till I had a fair practice, and in the mean while she would have married some other fellow."

"I deny both assertions. I have known Mary Chichester from a child, and she will marry to please herself, whether she's rich or poor. She's as fearless, self-reliant a young lady as ever I came across. Grit to the backbone, but a woman to her heart's core. If you can win her she'll prove worth having, and help you up the ladder in such fashion as you little dream of, whether she come to you with gold galore, or only her bonnie face for her fortune. But, good lord, who ever heard of a Queen's Counsel fostering a love affair! and d—n it, sir, what do you, as an ambitious barrister, mean by dreaming of such rubbish? Let us have either a good dive into Blackstone, or—or—a cigar," concluded Mr. Carbuckle, as his eyes twinkled with laughter. "The case can stand over to the next term I fancy. I don't know, though, it seems rather a bad case."

Here a knock at the door cut the thread of their conversation, and, in answer to Carbuckle's mandate to come in, a little wizened, rat-like man insinuated (there is no other word for it) himself into the room. He did not walk in, step in, or come in; he seemed to wriggle in, as if deprecating objection at every step; he seemed to acknowledge that he had arrived under protest, and not in accordance with the fitness of things. He had a shy, nervous manner, that indicated doubt in his mind as to his right to be anywhere. The last man in the world you would have picked out for a detective, and yet he was reputed clever in the Private Inquiry Office, to which he belonged; and

it was to these somewhat amateur and unscrupulous halls of inquisition that both Ringwood and the Pegrams were driven, Scotland Yard not recognizing interference unless for the unmasking of accredited crime. Lost heirs, relations, and property would cost the State a considerable annual outlay if they took such researches upon themselves, to say nothing of the amount of fabulous inquiry they might find themselves committed to.

"Well, Greenway, anything fresh? Mr. Carbuckle, our host,"—and here Ringwood duly designated the Q. C.,—"will, I am sure, permit you to take a chair."

"No, sir; nothing," remarked Mr. Greenway, as he seated himself on the extreme edge of a chair near the door, deposited his hat underneath, and, in the words of the famous Mr. Lamps of Mugby Junction, "took a rounder." "Leastways, sir, nothing that bears upon Terence Finnigan more than I have told you; but I have found out not only another man who is on the same business, but a couple."

"Indeed!" exclaimed Carbuckle. "This grows interesting; tell us all about it."

"Well, gentlemen, Guildford ain't a very big place, and it wasn't long before I discovered that there had been a chap before me making inquiries after this Terence Finnigan. It was only natural it should be so. You may be sure I wasn't very long before I managed to get sight of him. Easy for me, you see, because I of course represented him as my pal, and was directed straight where to find him in consequence. Once I had one good look at him, I took train for Aldershot; returning next day in a new name, a new make up, and putting up at a new public. I could make nothing myself out of Finnigan, but it struck me as well worth while to watch those who were employed on my own errand. If they found him, so should I. At all events you had told me, Mr. Ringwood, there was another lot in the hunt, and that

a look at their hand was worth having. Well, sir, of course for looking round the sort of public and lodging-houses where one was likely to pick up news of a man like Finnigan, one personates rustic life a bit. I began as a pedlar. You see a pedlar gets in anywhere, and can hook in any amount of questions without attracting attention. T'other fellow was got up as a navvy in search of work, but of course, as I had heard about him, so would he probably hear about me; so, as I said, I nips back to Aldershot, and come back as an organ-grinder—a good character, sir, in our profession. You see you've 'no English' when questions are inconvenient, and can always put 'em when it's safe, and servant girls are death upon gossiping with organs. Blessed if I don't think they have a hazy idea it's like being hand-and-glove with some of the real opera swells. To pick up my friend the swarthy navigator, and see what he was about, didn't take much doing. He's rather mistaken his profession, and likely to cost his employers a good bit more than he's worth." (Mr. Greenway had all the jealousy essential to the artistic character.) "Well, he wasn't doing much, and hardly worth while keeping an eye on. I was about to give him up when, hang me, if he wasn't joined one evening by a pal—no mistake about it from their greeting—a red-headed waggoner apparently, and it took me little time to twig he was also on the same lay. He was good, devilish good; not a flaw in his make up, nor manner, and he had sense enough to be sparing of his talk; but the fool forgot all about his hands. They'd never done farm work since he was born, no, nor any other work. This interested me, and I watched the pair close. In my assumed character, I had of course no difficulty in getting near 'em, and as, of course, they didn't believe I understood English, they were somewhat unguarded in their talk. Now, Mr. Ringwood, this is for you to cypher out; the red-headed waggoner is unmistakably the master, the employer of the

navigator, and he came down to look after things a bit himself."

"Bob Pegram, by heaven!" exclaimed Ringwood.

"Well, sir, he is uncommon good for an amatoor," rejoined Greenway; "and d—mme, I believe he's worth two of the mutton-headed fellow he's employing. I stay'd there as long as he did, and meant to follow him wherever he went, but he slipped me next day. I believe he went back to town. Now, Mr. Ringwood, may I ask who Mr. Pegram is?"

"No harm in telling him, eh, Carbuckle?" inquired the young barrister.

"None whatever," responded the Q. C. "I dare say you could do with a glass of port after that long and exhaustive report of yours, Mr. Greenway?"

As Mr. Greenway not only replied he could, but demonstrated the truth of his assertion with wonderful facility, Mr. Carbuckle silently replenished his glass, and Mr. Greenway developed further capacity for dealing with that noble wine without its having any perceptible effect on his mental qualities.

"Mr. Pegram and his son are the people who, like ourselves, are interested in finding Terence Finnigan. Solicitors by profession, it's their interest to find him *dead*, ours to find him *alive*; but we have a like interest in knowing what has become of him. I rather fancy it was young Mr. Pegram—Mr. Robert—you saw. He's theatrically inclined, I have heard, and has a taste for doing the detective I know. You remember his audacious imposition at Kew, Carbuckle?"

"Perfectly," replied his host; "and what is more, if Mr. Robert Pegram is about to indulge in a series of these impersonations, I am not sure he wouldn't be better worth tracking than Finnigan."

"Quite so, quite so," exclaimed Ringwood, excitedly.

"If he finds Finnigan, we find him too; and," he con-

tinued, lowering his voice so that Mr. Greenway might not catch what he said, "if my conjecture that they mean foul play prove right, we shall be behind the scenes to some extent."

"Yes," replied Carbuckle, musingly; "and though I do not think they would risk a fraud, still I have seen too much unsuspected crime divulged in my time to ignore it being quite possible. From what you learnt of the Pegrams in Wales, I should fancy they would be rather slippery cards to lay hold of in that case. A sharp attorney knows just what he may risk without rendering himself liable to be called on to account for his misdeeds. By the way, have you ever seen Mr. Hemmingby again? That man interested me from what you told me of him, and, moreover, from his knowledge of these Pegrams and their doings, it is likely he might sooner or later prove a most invaluable person to consult."

"Yes, I have seen him two or three times. No, not concerning the concoction of a play, as I see you are about to suggest," added Ringwood laughing; "and yet, oddly enough, I was of use to him and a Mr. Barrington about one. It was a point of law on which a piece was to turn, and they appealed to me. They had got into a jumble about it, and I put them straight, and, they were kind enough to say, improved the situation immensely. Bless you, sir, Hemmingby appointed me solicitor-general of the 'Vivacity' Theatre, and asked me to dinner."

"It's all over with him," said Carbuckle in an abstracted manner. "He's developing what are termed dramatic instincts. An inclination to love in a cottage, to look at his cases from a sensational point of view, and to become a lawyer of the play-houses. You don't suppose if you commit yourself by writing a farce, that any attorney will ever entrust you with a brief afterwards, even if the farce is d—d, do you?"

"Never fear, I'm not going to take to play-writing as a

trade," replied Ringwood laughing; "but about our friend here. What instructions shall we give him? I'd say, watch young Pegram, and never mind the other fellow."

"Except that watching the other fellow strikes me as the best way of keeping an eye on Pegram. I think Mr. Greenway had best return to Guildford, and not let Mr. Pegram slip him next time. Remember, we don't expect you to lose sight of him on his next appearance."

"He'll not give me the slip next time, gentlemen. He wouldn't this, if I hadn't made sure he was settled down for two or three days. Good-night, sir. I'll go back to Guildford the first thing to-morrow morning," and with that the detective took his departure.

"And, now *Monsieur le Monchard* has taken his departure, if you won't think it an impertinence from an old friend, may I ask if you have any reason to think Mary Chichester likely to lend a favourable ear to your wooing?"

"None whatever," rejoined Ringwood quickly. "Miss Chichester and I are good friends, nothing more. I am dreadfully conscious of only wishing we were more; but I have no grounds for supposing that she views me in any other light than a gentleman bearing a good character from yourself, and who, having at present no employment, is anxious to kill his spare time by undertaking the discovery of Terence Finnigan. Miss Caterham thinks better of me than I deserve, and I will tell you why. She did me injustice to start with in taking me for an impostor; she naturally wants to make it up to me. Women usually do; it's a species of injustice they are much more sensitive to than men. A man will misunderstand you for half a lifetime, and vote it all due to your own confounded conceit, or shyness, or what not, and feel, if anything, a little indignant with you about it all. It is true the woman's good opinion is likely to be evanescent, while the man's will probably last; however, such is the case."

"Yes; and, my dear Ronald, recollect when young

gentlemen like you begin moralizing on human nature men of my time of life vote the conversation somewhat flat and uninteresting. Smoke and liquor as long as you like, but I am going to tackle those fifteen or twenty sheets of parchment there, upon which I have to display much intelligence at Westminster to-morrow."

"Goth, barbarian, unfeeling monster; and I was about to unburden my lacerated heart to your unsympathetic ears."

"You'll do," replied Mr. Carbuckle, drily. "A man who can neglect a fair opportunity such as I gave you to pour forth his love tale, and then make a jest of his hopes and fears, has not scorched his wings much. Only one thing, Ronald, remember this, if you try to make a fool of Mary Chichester you'll probably find yourself the bigger sufferer in the first place, and I will never forgive you, in the second. Money or no money, that girl's worth any man's winning."

"My dear Carbuckle, for God's sake do not misunderstand me! I know it, recognize it as thoroughly as yourself. I am half in love with her now. I only want the slightest encouragement on her part to be as far gone as a man can be, and have cruel misgivings it will never be accorded me. Pray don't think I wish to make a jest of my devotion to Miss Chichester; there's very little inclination on my part to jest about it, I assure you, although I did not want to bore you with the old old story."

"All right, Ronald; I'm very glad I was mistaken, and admit I ought to have known you better. Now, either smoke silently or run away; I really must tackle my friend here," and Carbuckle seated himself at his table.

"Good-night," replied Ringwood; "I'll leave you to your own devices, or to worrying that bundle of sheets, and can only wish I had a similar job waiting me at home."



CHAPTER XIII.

RINGWOOD REPORTS PROGRESS AT KEW.

RONALD RINGWOOD felt it imperative that he should run down to Kew and report progress to Miss Caterham. It was astonishing how punctilious he was about this, and the two ladies invariably welcomed him cordially, albeit they admitted after, his budget being duly unfolded, he had taken his departure, that the search for Terence Finnigan did not seem to make more progress than before. Still it is comforting to talk our affairs over with those who may be acting for us without reference to waste of time. Managers of theatres, publishers, and lawyers, as a rule, have bitter experience of this phase of humanity; aspiring dramatists, would-be authors, and anxious clients are ever keen to discuss their play, book, or case with those in charge of the same, and cannot understand that this all-important business to them is but a small item in the life of the manager, publisher, or solicitor.

A busy man like Mr. Carbuckle could not possibly afford time for idle discussion. His visits at the cottage were rare nowadays, and usually made upon a Sunday. His avocations mercifully excused him from the cruel tax of idle calls, and when he came it was either to see his old friend, Miss Caterham, or because he had some news to

tell. With Ringwood the case was different: he had plenty of leisure, and the ladies derived much satisfaction from talking over even the *non*-progress of the search for Terence Finnigan. They liked the young man for his own sake, and he gave them always, so to speak, glimpses of that great world which they lived so near, but of which they saw so little. Miss Caterham had mixed freely in it in her time, and it amused her to hear of its gay doings even yet.

Ronald Ringwood, of course, saw much of Mary Chichester under these circumstances, and the more he saw the more smitten did he become. He told the honest truth to Carbuckle when he said that he only wanted a little bit of encouragement from Miss Mary to be over head and ears in love with her; but he could not delude himself with the idea that she had ever given him reason to suppose she favoured him in that light. She treated him always in that free, frank fashion that the veriest neophyte can never mistake for love. Unfeignedly glad to see him when he came, and unmistakably anxious to make his visit pleasant to him; but the firm clasp of the hand that gave him good-bye, and the smiling, unflinching glance of the clear, honest, brown eyes testified to the girl's heart not being as yet in accord with his coming or going.

A girl worth winning, too, is Mary Chichester, but, like most prizes of this world, by no means to be gathered at the first rude snatch. A tall, shapely maiden, with a superb, though by no means fragile figure. I must admit that neither hand nor foot could be called small, but they might have served as models for a sculptor in spite of their being of no Lilliputian proportions. If not exactly a beauty, she had a wonderfully winning face, which her wealth of brown hair and big, serious, brown eyes could not but render attractive. Critics might call the mouth a trifle large, but the ripe red lips and level white teeth more than covered this defect when she smiled, and that

charm was enhanced by some little rarity. Miss Chichester was by no means one of those young ladies who abandon themselves to hysterical laughter on the slightest provocation, or who are wreathed in smiles at the remark that it is a fine day.

Mary, at all events, looks very handsome in Ronald Ringwood's eyes as she holds out her hand to him among the flower-beds as he enters the little garden that fronts Miss Caterham's cottage.

"Well," she says gaily, "to ask if you have found Terence would be too much, but I trust you bring substantial hopes of doing so. I cannot understand it: aunt has taken to worrying so over the business of late that I really do hope you have tidings of some sort with which to soothe her. She is making herself quite ill; she, who always took things so quietly, to be so disturbed about the fate of that poor 'ne'er-do-weel,' it puzzles me, Mr. Ringwood."

"I have news this time, Miss Chichester," replied Ronald, as he shook hands. "Not such news as I fear your aunt craves for, but still an incident in the chase which must certainly interest her and, I think, you. It may mean much, or it may mean little. The sequel will show; but it might be the clue to the man we seek."

"What is it, Mr. Ringwood? you have never yet had so much to tell us."

"Had we not better go inside and see Miss Caterham? I must tell the story to her, and it would be too cruel to bore you with the whole thing over again."

"Prettily put, sir," rejoined Mary, laughing. "Here you are in dread that your ignorance of floriculture may be exposed, while there you know your liking for tea and thin bread and butter will be appeased. But come inside, and I will minister myself to the harbinger of good news. It is quite tea-time, so please don't apologize," and with that Miss Mary led the way to the house.

"I don't know about good news," said Ringwood. "It can hardly be called that; still, it is likely to help us in our search, and is, at all events, a curious discovery."

"Mr. Ringwood, Auntie, with a budget of intelligence for you which I am dying to hear; but he will divulge it to no one but yourself, though I *am* to be allowed to listen."

Miss Caterham rose to receive her visitor, but her cheeks slightly flushed, and she was evidently somewhat fluttered at the idea that Finnigan was either discovered or in a fair way to be so.

Ringwood saw the eager look upon her face, and replied to it as he shook hands.

"News I have certainly for you, but Miss Chichester rather exaggerates its importance; it is singular, but may lead to nothing. Mr. Pegram is taking a very active part in this search for Finnigan."

And then Ringwood went on to narrate Greenway's story, and told of the disguised waggoner, whose hands betrayed him. But there was one thing he had not sufficiently borne in mind, namely, that this was just the kind of intelligence to arouse all Miss Caterham's morbid terror of finding herself involved in a great criminal trial. The good lady, indeed, showed her agitation so visibly that Mary Chichester signed to him to curtail his narrative as much as possible, and, in obedience to the hint, the barrister somewhat abruptly made an end of his story.

"Pray don't look so scared, Auntie," exclaimed the young lady as she moved to a low chair by Miss Caterham's side, and possessed herself of one of her hands. "There is surely nothing to be frightened about because this Mr. Pegram, for some mysterious reason, seems as anxious to find poor Terence as we are."

"You can't understand. You do not see what this may lead to," exclaimed Miss Caterham nervously.

"What can it lead to? Surely nothing can come of it further than Mr. Pegram finding Terence, in which case

we shall probably find him too: at least, you think so, Mr. Ringwood, do you not?" and the question was put with such evident intention that he should follow her lead that the barrister replied quickly,

"That is my belief, Miss Chichester, or, at the worst, discover he will never be found more in this world."

"It is too terrible. I shall never be able to face it if my fears are realized. I wish I had never embarked in the thing, I am sure," quavered Miss Caterham.

"There is really no foundation for your apprehensions at present," interposed the barrister. "I can assure you, my dear madam, I am not misleading you. I know of course what you fear; but, so far, at all events, your fears are groundless."

"But do you believe they will continue groundless should the wretches find poor Terence?" exclaimed Miss Caterham in a voice raised to an unnatural pitch. "You know the temptation, and it is I, miserable that I am, who am responsible for it. But for me the sleuth-hounds would not be on the unhappy man's track. Heaven grant they may never discover him."

Ringwood could of course understand the workings of Miss Caterham's mind, although, had he any idea that her morbid fears had taken such entire possession of her, he would have been much more reticent concerning Mr. Pegram's movements.

But to Mary Chichester this was all incomprehensible. She understood only that her aunt was getting on the verge of hysterics at the dread of some unknown catastrophe taking place, and waxing somewhat melodramatic in her language. People under strong excitement drop conventional dialogue, and express themselves with rather great coarseness, or in rather elevated words, according to their gifts.

"I don't think I can talk any more on this subject to-day; it makes me so dreadfully nervous," said Miss

Caterham, at length. "I think I will go and lie down for a little while, and leave Mary to entertain you, Mr. Ringwood," and so saying the old lady walked towards the door.

"It would have been better, perhaps, had I not mentioned Mr. Pegram's masquerade; but I thought, Miss Caterham, it would only amuse you; and then I know you like to be informed of how our search progresses," said Ringwood.

"Yes; you must continue to inform me of everything; and remember, I trust to you that Mr. Pegram is closely watched. It may be possible to prevent—" and here the good lady stopped abruptly in her speech, and bade him good-bye.

"Now, Mr. Ringwood, am I to be made acquainted with this mystery or not? You see how it is with my aunt. As I told you before, she is fretting herself at some nameless terror. I am sure you were wrong to tell her as much as you did to-day."

"I am afraid I was," rejoined the barrister. "I never thought it would agitate her in such fashion; but, Miss Chichester, as I said before, I am pledged to silence on the subject."

"But surely there are circumstances that warrant the breaking of such a pledge. You must see for yourself that it is not good for my aunt to brood over this mystery; at all events, it is very plain to me. I care nothing about this secret as a secret, but I do care very much about Auntie's health; and if I could but talk this hobgoblin mystery over with her, I have little doubt of considerably dwarfing its proportions. It can be nothing very dreadful, I am sure, and it is only Aunt's nervousness makes her take the morbid view she doubtless does of it."

"You are quite right; Miss Caterham is taking a very exaggerated view of things as far as I can guess; for, remember, I am, to some extent, in the dark about her thoughts."

"And the terrible secret is—" interposed the young lady softly.

"Still to be a secret," rejoined Ringwood, half-laughing.

Mary Chichester rose rather angrily from her chair. She was in little mood to forgive that half-laugh. She knew that her main motive for wishing to be made acquainted with this mystery was not mere womanly curiosity, but anxiety on account of her aunt's health. She was quite aware of Ringwood's devotion, and she had counted upon his telling her everything in reply to such an appeal as she had just made. Her aunt never had kept anything from her before, but, on the contrary, was wont to be open as day about all her own affairs, and had latterly taken counsel with Mary about divers little pecuniary arrangements, such as the investment of superfluous income, etc.

"Both you and Mr. Carbuckle should have more discretion," she replied, somewhat haughtily. "If you had promised not to interfere between two people that had quarrelled, you would, I suppose, think yourselves bound to look on and see murder done."

"That's putting rather a strong construction on the case," rejoined Ringwood. "You can hardly say Miss Caterham's life is endangered because she worries herself without cause. As for 'the mystery,' as you term it, I honestly think it would be better you should know it."

"Then why don't you explain it to me?" retorted the young lady sharply.

"Miss Chichester, I am sure you would not think well of a man who broke his plighted word, and I should wish to stand well in your estimation. Allow me to put an extreme case in my turn. Suppose I was pledged to marry a girl, what should you think of me if I broke my troth?"

"Mr. Ringwood, that is a very different thing. Oh, these lawyers, these lawyers, they are not to be argued

with," she continued, laughing. "I'll have no more to say to *you*, but tell Mr. Carbuckle I want to see him, and he'll find I have a good deal to say when I do see him."

"But I may come down and tell you how things progress," said Ringwood, who had risen from his seat and was handling his hat in somewhat irresolute manner, rather hoping to be asked to sit down again, or to look at the flowers, in short, invited to prolong his visit in some shape.

"No, Mr. Ringwood, I'll have no half-confidences; henceforth make your reports to my aunt. I decline to hear anything more about the matter."

"But surely you will give me the benefit of your advice about whether it will be judicious to impart such news as I may have to Miss Caterham."

"I must decline to offer advice about a subject I do not in the least understand. Whenever you and Mr. Carbuckle should think me fit to be trusted with this momentous secret, for my aunt's sake I will hear what you have to say. In the meantime I must go and look after her, so you will excuse me if I say good-bye."

"Confound the 'Great Tontine,' Terence Finnigan, and the whole concern," muttered Ringwood, as he made his way back to the railway station. "I wish to heavens I had never taken the thing up. No, I don't; for it's a most interesting case, and I should never have known the nicest girl in England if I had not embarked in it. However, I am in a devil of a mess now; she's evidently real angry at not being taken into our confidence, and very naturally so. Still, what can I do? Of course the gipsy knows I'm in love with her, and deems that quite sufficient reason for breaking my word, committing perjury, or any other crime she may bid me perpetrate. It is odd women are keenly alive to such iniquity committed for another, but done to serve themselves they see no harm in it."



CHAPTER XIV.

THE ANNOUNCEMENT OF TRIxie'S MARRIAGE.

ALTHOUGH the Viscount has wrung Trixie's consent to this marriage, he does not feel at all comfortable on the subject. Gloss over the thing speciously as he may, magnify its advantages to the very limit of his imagination, there is no getting over the fact that, at his bidding, his sweet Beatrice is going to marry a man socially far beneath her. Lord Lakington feels an unpleasant twinge every now and then, when the thought suggests itself of what he would have said to a country attorney who had presumed to aspire to the hand of the Honourable Beatrice Phillimore a few years back. What, indeed, had he said in the present case when Pegram senior had first ventured to broach the scheme to him? But the prospect of lapsing again into that state of grinding poverty from which the "Great Tontine" had rescued him was too terrible to allow him to hesitate about gulping down all scruples that might remain to him on the subject of caste, and the Viscount was, in reality, of a most Brahminical way of thinking on that point.

Another thing, too, that he did not quite relish the idea of was the breaking the news of Beatrice's engagement to Mrs. Lyme Wregis. That lady must, of course, be told at once, and though the Viscount and his mother-in-law

were on the best of terms, yet he felt they would differ on this subject. He might give as plausible an account as he pleased of the bridegroom, represent him as the son of a gentleman of large property in Wales, etc.; but he knew that he should never blind Mrs. Lyme Wregis to the fact that, whatever money Robert Pegram might have, he had never lived in good society. He had a strong suspicion, too, that the old lady had her own views about Trixie, and was disposed—and the Viscount always experienced a little irritation when he thought of it—to foster some nonsense between the girl and her cousin, Jack Phillimore.

“Rubbish!” he would mutter; “as if they could ever muster up a sufficient income to marry on.” He forgot that his daughter had been brought up very differently from himself; that Trixie could remember none of the Lyme Wregis splendour, nor had she ever set eyes on Laketon, the seat of the Phillimores, and from which, indeed, they took their title. Beatrice had only known the comfortable but modest home which her grandmother could give her—salvage from the wreck of the great financial argosy which its captain had so suddenly abandoned—so that the girl was moderate in her requirements and ideas of essentials.

As Lord Lakington leisurely ascended the stairs to the drawing-room the day after Trixie had yielded her assent to this marriage, he was conscious of a feeling of embarrassment that he had never experienced when making confession of his iniquities to his mother-in-law, and there had been a time when he had to plead guilty to a very labyrinth of pecuniary entanglements; but he had a conviction that Mrs. Lyme Wregis would regard this in a much less lenient light than all the extravagances and money-scrapes of bygone years. Plausible as the story was that he had to tell, yet he knew it would hardly impose upon Mrs. Lyme Wregis; and his own selfish interest in the arrangement he did not dare confide to the

straightforward old lady. However, it had to be done, and he had told Trixie that if she would keep out of the way for the half-hour before lunch he would do it then.

"I am glad to find you alone, madam," said the Viscount, "as I have something rather particular to say to you."

"What has gone wrong now?" inquired Mrs. Lyme Wregis quickly. "Surely, Lakington, you have not been doing anything foolish after all your bitter experience?"

"No," replied the Viscount; "I burnt my fingers rather too sharply in my day to venture near fire again. No; this concerns Beatrice."

"Ah! she has told you about her invitation. I knew you would be pleased. It will be such a nice change for her."

"You are quite right; I am pleased, and trust it will be a nice as well as a great change for her. It is, at all events, one young ladies are usually not averse to try sooner or later."

"I don't understand you, Lakington."

"I dare say not," he rejoined, quietly. "I don't think we are talking about quite the same invitation. Do you think you have quite shaken your cold off?"

"Stuff and nonsense! I never had a cold. It was all your imagination. You always do so fidget about my health."

"Of course I do; so I do about my own and Trixie's. It's a most invaluable blessing, and not to be lightly tampered with."

"Well, spare me a sanitary lecture now, and tell me all about Trixie's invitation; for, of course, you don't mean the Meynard's."

"No; but you must be prepared to be a little astonished, although I don't know; you women see these things so much before we do that it may be no news to you, but only what you expected."

"Lakington," said the old lady, laughing, "I declare if you don't stop wandering in your speech, for all the world as if you belonged to the Lower House, I'll have a fit."

"That's where it is," interposed the Viscount; "can't you be surprised without being agitated?"

"I don't know about that," rejoined Mrs. Lyme Wregis; "but I'll tell you what, my Lord, I can't get angry without being strongly moved."

The Viscount knew this was true, and that the old lady would be tempestuous when put out.

"The invitation I am alluding to," he said, speaking slowly, as a man dubious of what reception his speech might meet, "is a proposal of marriage."

"What?" cried his mother-in-law; "so soon? She is winsome enough, goodness knows, though

'She's less o' a bride than a bairn.'

I thought of her still as the bride in the old ballad. But who is it wants to marry the child?"

"That Mr. Pegram, whom we have been entertaining of late. He's heir to a rattling good property, you know, down in Wales," continued the Viscount rather hurriedly.

"That may be; but you don't mean to tell me that he's of good family, in fact, that he's fit to wed a Phillimore. You don't mean to say that you are pleased with this, Lakington?"

"I consider it a very good match for a portionless girl," retorted the Viscount. "They will have four thousand a-year to begin with, and nearly double that to come to them eventually. Neither good looks nor the blood of all the Phillimores are of much account without money. No one ought to be a better judge of that than myself," and the *naïveté* with which it was said completely did away with any conceit there might be in the remark.

Mrs. Lyme Wregis was quite willing to admit that she was a nobody herself, but she was keenly alive to her connection with "blue blood." The proudest Phillimore that ever stepped was not so jealous on the score of their race as she; and the idea of a *mésalliance* for her grand-

daughter, however gilded, was extremely repugnant to her. Till now she had looked upon it that the Viscount thoroughly agreed with her upon this point. Now she hardly knew what to think.

"And Beatrice, have you told her of the honour that has been vouchsafed her?" inquired the old lady, bitterly.

"Yes; I have put it before her, and thought it right to point out all the advantages of the proposal to her."

Mrs. Lyme Wregis did not speak, but a half-smile, half-sneer wreathed her lips for a moment, which expressed the word "humbug" pretty plainly. Lord Lakington saw it, and put the right interpretation upon it.

"It's a big match for her," he continued. "The fusion of classes goes on pretty rapidly in these days. Just look, by Jove! at the sort of fellows they get in Parliament now. Wealth marries rank, and *vice versâ*. Trixie is a sensible girl, and quite willing to be guided by her father in this matter."

"Why, you don't mean to say that Beatrice has consented to marry him?" cried Mrs. Lyme Wregis in a half-scream.

"Certainly; I came here to tell you the news and receive your congratulations. So very nice for her, you know; four thousand a-year to start with, and most satisfactory prospects, I assure you," replied the Viscount in his jauntiest manner.

"I can't congratulate you; I can't believe it. I know girls sell themselves for an establishment, of course, I have seen it scores of times; but not Trixie. I couldn't think it of her. Let me speak to her, Lakington, before she ties herself to life-long misery. You hardly guess her warm, passionate nature. Married to a man she neither loves nor respects, I should tremble for her future. As my poor husband used to say, you may buy money too dear, and, heaven knows, that was his own case."

"Hush, my dear madam! you are agitating yourself in a manner that I am afraid you will suffer for later on.

The idea of parting with Beatrice has upset you. We will talk of this again; in the meantime, no doubt, you will be glad of a quarter of an hour's quiet before luncheon."

Mrs. Lyme Wregis was indeed very much put out by the announcement of her granddaughter's engagement. It not only annoyed, but puzzled her not a little. She had thought she understood the Viscount's character pretty well, and his advocating this marriage was in distinct opposition to all his opinions and prejudices. She had helped to pet and pamper him ever since she gave him her daughter. She had always pleaded on his behalf during Mr. Lyme Wregis's lifetime, when even that free-handed speculator had been inclined to expostulate at the Viscount's unconscionable tugs at his purse-strings. She had sedulously watched over his comfort in the modest home she had afforded him and Beatrice, and even brought the girl up to consider that his wish and welfare was the first thing to be thought of. She was not blind to the indolent selfishness of his nature, and was aware that he could be very indifferent as to who paid the piper for his pleasure. At the bottom of her heart she knew that, but for her own firmness, this petted son-in-law would have spent what was left to her on his prodigal self.

Mrs. Lyme Wregis was a woman of scarce any kith or kin; at all events, none that she cared about. When the crash came the Viscount, who both liked and respected his mother-in-law, was very tender and attentive to her; that she should cling to him in her sorrow was but natural. Poor lady! she had so few to cling to just then. Of the many who had sat at her table, and lounged in her drawing-room, there were few who sought out the widow of the bankrupt suicide.

In these days of civilization and refinement we sigh over our ruined friends with the soup, grow pathetic over their misfortunes with the *entrées*, are full of hopeful schemes for their re-establishment with the roast, determine to find

them out with the second course, and have forgot all about them by the time coffee makes its appearance.

But if there was one thing Mrs. Lyme Wregis deemed she could count upon, it was the Viscount's pride of race and reverence for his order. That a Phillimore should condescend to take a bride from the plutocracy was fitting, he raised her to his station ; but that a female scion of the house should wed beneath her was not to be compensated for by any amount of ingots. Failing to marry in their class, they were bound in honour to remain spinsters, or seek such equivalent for the cloister as their country afforded them. Yet here was Lakington actually advocating his daughter's marriage to the plebeian Pegram for money. What could it mean ? Beatrix, too, a strikingly pretty girl, and only just eighteen ! What was it possessed him ? Why this hurry to get the child married before she was well out ? That Beatrice would have consented to such a marriage except under great pressure the old lady knew was impossible ; and yet what possible arguments could the Viscount have to advance that had so quickly overborne all remembrance of Jack ? Two things were clear to Mrs. Lyme Wregis—that she must have a confidential talk with her granddaughter as soon as might be ; and that this marriage must be delayed to the extent of her ability.

There was no flavour of wedding bells about that luncheon party. Trixie, pale and silent, scarce raised her eyes from her plate, and ate next to nothing. She knew that her grandmother was watching her, and mentally upbraiding her for her treason to Jack. She had no heart to take refuge in the sophistry that she was not engaged to him. Not in words, perhaps, but she was virtually. And what would Jack think of her when he heard how, a few weeks after he sailed, she had accepted the first man with money-bags she came across ? What did her grandmother think of her ? Well, her lips were sealed, they must think what they would ; and, after all, if she must wed this man what did it matter ?

Mrs. Lyme Wregis saw clearly that Beatrice was very far from elated at her conquest. She might look somewhat pale ; but there was a set expression about her mouth such as her grandmother had not seen there since the turbulent times of her childhood.

"Miss Trixie's bent on having her own way when she gets that look on her," her old nurse used to say ; and Mrs. Lyme Wregis remembered that expression had ever been the herald of a fit of obstinacy, or rather, perhaps, resolute struggle for her own way. Little need for Trixie to struggle for that of late years, as both her grandmother and father indulged her to the top of her bent. She was, too, in the main, as reasonable as a young lady of eighteen can be expected.

Lord Lakington was quite conscious during the meal that the domestic circle was not in accord. He made conversation with a praiseworthy attempt to lighten things, and solaced himself for failure with an extra libation of brown sherry. He rather winced at his daughter's face, and wished this marriage could be averted ; but when the remembrance of those days of impecuniosity came across him he shuddered, and felt that it behoved his daughter to sacrifice herself, and faltered no more in his purpose than Agamemnon.

"Now, Trixie, tell me all about it," exclaimed Mrs. Lyme Wregis, as soon as they found themselves in the drawing-room.

"I don't think I have anything to tell. Papa has no doubt told you that I am going to marry Mr. Pegram."

"Yes, child ; but I want to hear your story. I have always pictured to myself your whispering the tale of your love into my ear, as your poor mother did before you. Surely you cannot pretend that you love this Mr. Pegram?"

The tear-drops glittered for a moment in Beatrice's eyes ; but she dashed them impatiently away, as with a forced laugh she replied—

"Love! No; as papa says, in our class that is the privilege of the wealthy. I shall have money, a great thing in these times, you know, grandmamma; a good deal in days to come, papa says. I must do as other girls do, marry some one who can keep me properly. I feel already that life is unendurable without a victoria and pair."

"Trixie, darling, don't talk to me in that way. Come here, child, and tell me how it all came about."

For a second the girl's face softened, and then the hard, resolute expression overspread it again.

"Oh, it was all very simple. It came off after the usual manner of such things, I imagine. Mr. Pegram confided the state of his affections and annual income to papa, papa confided them to me, and expatiated considerably upon the latter. I was so struck with the latter that I felt a faint glow of inclination towards the proprietor, at all events, quite as much glow as was necessary under the circumstances, and murmured assent."

"Don't talk in that unnatural way to me, child; please don't," urged Mrs. Lyme Wregis, softly. "Let me see you your old self, Trixie, to the last, even if I am never to know how it all came about."

"There it is, grandmamma; how should you understand it? You call me child; I am one no longer, but a fashionable young lady on the look-out for an establishment. We don't mind the prince being somewhat ugly and not particularly refined as long as his chariot-wheels are gilded, and the horses are up to the mark. Dowerless princesses, who haven't fairy godmothers, mustn't be particular, you know."

"Oh, Trixie, darling, I am so very sorry for you," said Mrs. Lyme Wregis, sadly.

"Sorry, grandmamma! why you ought to be delighted to think that your troublesome charge has done so well for herself. Now I must run away and write to Lizzie Lester and Dot Newton, my two great school-friends, you know, and tell them all about it."

Mrs. Lyme Wregis made no answer ; but her face was clouded with sorrow as she listened to Beatrice's miserable affectation of high spirits. She knew every inflexion of the girl's voice too well to be for a moment imposed upon.

Beatrice walked rapidly towards the door, then paused for a moment. Suddenly she turned round, dashed at her grandmother, threw her arms round her neck, and kissed her passionately ; then quickly disengaging herself from the embrace in which the old lady strove to hold her, rushed from the room ; and as the door closed behind her, Mrs. Lyme Wregis felt hot tears on her cheek, which she knew were none of her shedding.





CHAPTER XV.

MRS. LYME WREGIS SUMMONS JACK PHILLIMORE TO THE
FIELD.

MRS. LYME WREGIS was indeed terribly put out at the intelligence of the proposed wedding. Since the catastrophe which had left her a widow, no such grave misfortune had befallen her. She had had little to trouble her in all these intermediate years. Her son-in-law had got into no fresh scrapes since that hopeless crash. Indeed, if he but abstain from felonious practices, it is not easy for the poor gentleman to get into such scrapes ; while her granddaughter had been to her as the very apple of her eye. She was so fond, so proud of Beatrice—and she was a girl that those nearest and dearest to her might well be proud of. Bright, clever, and fairly accomplished, possessed of unusual personal attractions, and blessed with one of those sunny dispositions that go far to lighten a household, she was calculated to inspire warm affection in those around her. The attachment between Beatrice and her grandmother was strong, and the old lady, as we know, had indulged in a “castle in the air” concerning her, which she believed based upon surer foundation than is usually vouchsafed to such shadowy edifices. The Viscount’s announcement had ruthlessly shattered her pet scheme ; and what had he proposed to substitute for it? Money! money! And who should know better what happiness wealth conferred than herself? Had she not been High-Priestess of Mammon,

officiated at the altar of the golden calf? Money! Had she not seen men scheme, cringe, grovel for its possession? Who knew better than her how transitory was at times the possession of commercial wealth? and who knew better than her that, the golden dream once dissipated, those who but yesterday had fawned at your footstool held you in scant reverence? Who? What were these Pegrams? Fortunate traders, who, though now exulting over their honey, would probably find in the end that they had amassed their store for the benefit of others.

But the blue blood, that could never disappear. No one of the plutocracy that ever lived could more thoroughly have identified herself with the family with whom she had become connected than Mrs. Lyme Wregis. She was more a Phillimore than any Phillimore of the race. And looking back with a somewhat good-natured cynicism upon the time when she had ruled as a queen of fashion, in virtue of her wealth, she mocked at such fleeting sceptre, and had changed her creed for belief in purity of blood, associated, if possible, with broad acres. But far above this whimsy on the old lady's part came her strong affection for her grandchild; and, whatever the girl might say, Mrs. Lyme Wregis felt assured that this marriage would not be for her happiness. It was in vain she tried to talk it over with Beatrice. That young lady adhered rigidly to the *rôle* she had originally taken up: she declared herself to be of the world, worldly, and that the first thing a girl required in these days was an establishment, and that for a portionless miss to say "No" to a man who offered her a house, carriages, and an opera-box, would be simply preposterous. But that such talk as this did not contain the girl's real sentiments Mrs. Lyme Wregis was as convinced as she was of her own existence. Pierce the crust of cynicism in which it had pleased Beatrice to enshroud herself she could not, but that the girl was acting a part she was convinced. Again and again Trixie, after

talking in her most bitterly worldly fashion, would suddenly clasp her grandmother round the neck, kiss her passionately, and dash from the room to give vent to, as her grandmother shrewdly guessed, a shower of tears.

With her father, of course, Beatrice had no reticence. She was very quiet, but very determined; and, indeed, rather astonished the Viscount by her plain-speaking.

"I will do this thing, papa," she said, "because I think it is right; because I think it my duty to prevent, if possible, your ever going through again the sordid troubles you before experienced. I don't wish for one moment to pass as a martyr, and of course I am not in the least insensible to the comforts of money and a good establishment; but, papa dear, I had planned a very different future for myself. No matter what; we will not touch upon it just now. I am changing all that—to some extent at all events—for your sake; and on my part I claim to be allowed to manage things in my own way. I must not see too much of Mr. Pegram before this marriage. It will all come easier to me so, and I look to you to consult my wishes in that respect."

"Certainly, my dear," replied the Viscount; "nothing will be easier. Pegram told me only yesterday that it was absolutely necessary that he should go down to Wales on business, which he said he was afraid would detain him some days. But you are aware, Beatrice, that there are strong reasons why there should be no unnecessary delay about your marriage; in fact, the Pegrams are very urgent on that point, and I have promised young Pegram that the week, if not the precise day, should be at all events fixed before he leaves town."

"I will give you a definite answer to-morrow morning," she replied.

"Thanks, darling; and yet, Beatrice, if this marriage is really repugnant to your feelings, never mind me, break it off at once. I seek only your happiness. I have known

what it is to be miserably poor, and can endure it once more, though as one gets older it becomes doubtless harder to bear; but do not think of me. Of course there are girls who would jump at your prospects, and worldly people would say that I was mad not to use all my influence in Pegram's favour; but still, if you——"

"Hush, hush, papa," she exclaimed, quickly interrupting him, for his speech was torture to her. "All that is already settled; we will speak of this matter no more than is absolutely necessary. When I have settled the day there will surely be nothing else that need be discussed between us."

She could no longer blind herself to the ingrained selfishness of her father's character. The sophistry with which he sought to gloss over the fact that she was sacrificing herself for his sake was too transparent. It wounded her deeply. That the father she had so adored all her life, and had looked upon as the incarnation of a gallant, high-bred gentleman, should be, after all, such a pitiful creature! She strove hard, even yet, to remain blind to his real character, but it was impossible to cheat herself into the belief of a few days back—to wit, that her father would make any sacrifice for her sake. She knew that was not so now, and knew, moreover, that he had small scruple about sacrificing her for himself. She never dreamt of blenching from this marriage. That she could assure her father's comfort for the remainder of his life by these means, and no other, seemed quite sufficient warrant that she should accept Pegram; but that the father of her imagination should be so far removed from the father of reality was sore grief to her. Poor Trixie, moreover, was doomed to confine her troubles to her own breast. It would have been so much easier, she thought, if she could have a good cry upon her grandmother's neck, and explain to her the reasons of her conduct; but it was impossible to do that without betraying the story of the "Great Tontine," and that she had promised her father not to do.

Mrs. Lyme Wregis, meanwhile, was more worried about this affair than about anything that had happened to her for many years. In spite of her age, her wits were as keen as ever they were, and the old lady felt sure that nothing but misery could come of this marriage. She knew that Beatrice would be marrying one man while in love with another—a dangerous experiment at all times—and she felt instinctively that there was some hidden motive which prompted, what she haughtily termed, this “unnatural alliance.” To penetrate this secret she made now the object of her life; but, in spite of more than one cleverly-laid trap, both for the Viscount and her granddaughter, the days ran by, and she discovered nothing.

Lord Lakington and Beatrice adhered rigidly to their original argument, that the penniless daughter of a broken peer, in common prudence, was bound to accept the hand of the first gentleman who offered her such a home as her birth entitled her to. In vain did Mrs. Lyme Wregis ejaculate “gentleman” in tones of sarcastic interrogatory. The Viscount answered a little sharply, that if Mr. Pegram lacked the polish of a man habituated to the world, that was simply the drawback of his provincial career; while Beatrice checked her with a grave, “You forget, grand-mamma, that I have promised to marry this man.”

Still, Mrs. Lyme Wregis returned to the charge with all a woman’s pertinacity; but when her trump card failed her, Mrs. Lyme Wregis was fain to admit that she had lost the game.

It was in this wise. She found Beatrice one afternoon in that softer mood, now so rare with the girl. This was the opportunity for which the old lady had long waited. In a low voice she began to talk of Jack Phillimore, to wonder how he was getting on, to expatiate on his good qualities, on his good looks, and what a thorough, honest, straightforward young fellow he was, and how fortunate the girl might consider herself who acquired him for a husband. Beatrice,

seated on a low stool at her grandmother's feet, leaning her arm lightly on the old lady's knee, a pet attitude of hers, listened with slightly flushed cheeks to the eulogium ; and presently Mrs. Lyme Wregis, who was scrutinizing the girl keenly through her spectacles, saw that her eyelashes were wet. It was the opportunity for which she had waited. Suddenly changing her tone, she exclaimed, with a light mocking laugh,

“ And, poor fool, he thought you loved him.”

“ He is no fool,” cried the girl sharply, throwing back her head, while her cheeks flushed and her eyes sparkled. “ I did love him, I do love him ; but I am not going to marry him, for all that.”

“ Do you think it was fair, Trixie,” changing her tones once more to those of gentle remonstrance, “ to lead him to love you, having those intentions ? ”

“ Why not ? ” she replied. “ ‘ They loved and parted ’ is, I suppose, the epitaph of many a flirtation. There was no engagement between us, grandmamma, as nobody should know better than yourself. But for you it is quite possible there might have been.”

“ And I am most heartily sorry that I interfered to prevent it. If I had not made that mistake things might have been different now, eh, Trixie ? ”

“ Oh, I don't know,” replied Beatrice, rising ; “ I don't pretend to be better than other girls of my time. I am afraid that the penniless lover that is over the sea stands a poor chance against the wealthy suitor near at hand with most of us.”

Mrs. Lyme Wregis knew that her chance was lost now, that her granddaughter had resumed the mask of worldly cynicism which it had pleased her to put on with the announcement of her marriage. There was no likelihood of surprising her confidence. She made no further attempt to continue the conversation, but sat silently turning over in her own mind how she might best, at all events, retard,

if not prevent, Beatrice's union with Mr. Pegram. She would have been still further confirmed in her intention could she have seen her granddaughter when she entered her own bedroom shortly afterwards. The girl walked across to the toilet-table, and contemplated herself for some two or three minutes in the looking-glass.

"I wonder," she muttered at length, "it is not written in your face, 'You mean, pitiful little liar!' To dare to say that there was no engagement between you and Jack! Not in words, perhaps, but I know perfectly well that he believed himself engaged to me, just as I believed myself engaged to him. What will he think of me when he hears; what a mean, contemptible, mercenary little wretch I shall seem in his eyes, marrying for gold, with his 'fare-well, still sounding in my ears! It is hard, and yet I cannot help myself. I could not endure the thought of poor papa brought down to shabby gentility. If Jack could but know, if grandmamma could but know why I do this thing; but it must not be. They must think their worst of me, and I cannot justify myself. I wonder whether there is a more miserable girl in all London;" and Beatrice threw herself upon her bed and indulged in a good cry.

Utterly disbelieving the stories both of the Viscount and her granddaughter, but feeling quite sure that there was some urgent reason for this marriage, which the two were determined to conceal from her, Mrs. Lyme Wregis determined to oppose the arrangement by every means in her power. She had already succeeded in obtaining a much later date for its solemnization than that originally contemplated by her son-in-law; and she now, after considerable thought, made up her mind to write to Jack Phillimore, and tell him, that if he valued his intended bride he would present himself in England without delay. Mrs. Lyme Wregis was not only a shrewd, but a very practical old lady. She knew perfectly well that naval officers on the Mediterranean station cannot run home at their own sweet will;

she knew also that captains, admirals, and those in authority over them do not always coincide with the applicants as to the urgency of those reasons which necessitate their absenting themselves from their duties. In the days of her splendour she had known people in high places of all sorts, and she succeeded in obtaining from a high admiralty official a private letter to the captain of Jack's ship, recommending that Lieutenant Phillimore should have three months' leave, if the exigencies of the service permitted.

Jack Phillimore was seated at an open port, in the ward-room of Her Majesty's ship *Cassiope*, which lay at her moorings at the Grand Harbour of Valetta. He was listening to his great chum, Tom Ringwood's, doleful and somewhat prosy account of a love affair gone askew.

"You never saw such a cantankerous old curmudgeon," continued Tom; "how he ever could have become the father of such a sweet girl as Bessie,—the sweetest girl in England," added Tom emphatically, "I cannot imagine. Said he objected to sailors on principle, that when they were afloat they could not take care of their wives, and that when they were on shore, it meant being on half-pay, and then they had not money enough to keep them. When I insinuated that he was a rich man, and we had thought that he would help us with some modest allowance, he replied most offensively, that now he had made his fortune he had no intention of spending it in supporting impecunious sons-in-law. In short, he made such a regular old beast of himself that I lost my temper, and it ended in my being forbidden the house, and all correspondence, etc., between us being strictly prohibited."

"Poor old Tom," replied Phillimore. "If the girl only sticks to you, depend upon it, things will be sure to come right in the end. It seems almost a shame to contrast my good luck with your bad. I am engaged, like you, to the sweetest girl in England, that is to say, not exactly engaged, but I can trust my cousin Trixie to wait for me ;

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one or two questions about you in it. It is from my brother Ronald. He is a barrister, you know; but stop, I had better read you what he says. I'll not bore you with family news and details, but come at once to what concerns you. 'Have you not a great friend, hight one Jack Phillimore? and is he not with you now on board the *Cassiope*? He belongs I presume to Lord Lakington's family; and, if he is the right Jack Phillimore, he is, according to the "peerage," the most noble Viscount's heir. Curious to say, I'm engaged in a case which may indirectly affect your friend's future prospects not a little. You may have heard, or much more probably may not, of the "Great Tontine." I fancy I hear your "Why, what the devil is that?" Never mind, Tom, it would take some sheets of paper to explain clearly, and, as a rising barrister, I cannot devote that time to the occasion. Suffice it for you, that it is a very big lottery. If you can suppose sixteen hundred people have been drawing lots for some years for a hundred and sixty thousand pounds, and that there are now only three people left in it—of whom Lord Lakington is one—that will represent the case pretty clearly to your mind. I am watching the case for one of the other parties—but it is a pretty big windfall for whoever gets it—and the Viscount's chance, as far as I can judge, is certainly as good as any one's. Do you happen to know anything about him? He made the town talk and the turf world open their eyes years ago, I believe, but I fancy went a deuce of a smash to wind up with; anyway, he lives very quietly now, I imagine, as no one ever hears of him either in club, drawing-room, or journal.' There, that is all, Master Jack; but it strikes me there is an off chance of a bit of real good luck coming your way in the end. It is on the cards, you see, that the coronet, when you come into it, may not be quite such a barren heritage as you have always painted it. I should think your uncle might be trusted now not to make 'ducks and drakes' of a hundred and sixty thousand pounds if he got hold of it.

"Yes ; I think he might be depended upon to stick to it. What a *coup* it would be ! It would pretty well clear the old place, I should think. What is it, Morrison ?" he continued, as the door opened, and a bronze-looking sailor looked into the cabin. "Mail steamer coming in, eh ? Very well ; take my traps on board, man a boat, and stand by till we come."

"Aye, aye, sir," said the seaman, and he vanished to obey the lieutenant's behest.

"Well, good-bye, Jack," said Ringwood, as he shook hands with his friend at the gangway. "We are pretty much in the same fix. But recollect this, a sweetheart that is not staunch to you is not worth breaking your heart about ; but ours are, I bet my life. I would as soon doubt Bessie as Greenwich time."

"Yes, old fellow," replied Jack sadly ; "but nobody, so far, has been kind enough to inform you that Bessie is going to marry somebody else."

"Should not believe them if they did," rejoined Tom stoutly ; "but, on the other hand, you have not got a perfect wild beast of a father-in-law to contend with. Egad ! how mad he would be if he could hear me this minute ;" and so tickled was Tom Ringwood at the idea that he burst into a fit of uncontrolled laughter. "One thing I thought of last night. It struck me that this 'Great Tontine' may have something to do with the hitch in your matrimonial affairs. If you think so when you get home call upon my brother, Ronald Ringwood, at the Temple, and I am sure he will tell you all he can. He knows you by name perfectly, and is quite aware that you are an old shipmate and chum of mine. Once more good-bye."

Jack made no reply, but pressed his friend's hands warmly, and ran lightly down the ladder. A few hours more and he was rapidly steaming westward, though hardly fast enough to keep pace with his anxieties.



CHAPTER XVI.

MR. PEGRAM ANNOUNCES HIS MARRIAGE.

THAD all along rather annoyed Mr. Robert Pegram during his intercourse with Mrs. Lyme Wregis, the Viscount, and Beatrice, that he should be, what he called in his phraseology, so “dashed by the swells.” He might tell himself that it was all nonsense, that money made the man now-a-days, that he had a right to hold up his head with all the Lakington people, that he would behave like a shame-faced schoolboy no more; but it always resulted in the same thing, that, when he found himself in the presence of Mrs. Lyme Wregis and the Honourable Beatrice Phillimore, he was pretty well as much over-awed as on the first occasion.

“Of course it will be all right when I am engaged,” he argued; but, very much to Bob Pegram’s dismay, he found the ladies much more inaccessible than before. It was very natural. They had borne with him good-naturedly in the first instance, but his proposal had engendered positive dislike. Beatrice had determined that her duty to her father condemned her to marry Robert Pegram. She would do her duty by him as a wife, that is, if he did not ask too much of her; but love him?—never. Respect and esteem him?—well, that seemed well-nigh impossible. He had but once ventured to call her by her Christian name,

and then the word had so stuck in his throat that it is doubtful whether she heard it. He would have as soon thought of embracing Mrs. Lyme Wregis as attempting to kiss her hand even; and when he once ventured to hint that he should like to take his *fiancée* out for a walk, that he never had an opportunity of being alone with her, and that the young lady probably looked for some attention, the Viscount assured him with an easy smile,

“Such things are never done in our world, my dear Pegram, as you will see as soon as you become one of us.”

But if Mr. Robert Pegram was subdued and tongue-tied in Victoria Road, that was by no means the case elsewhere. Vanity was a very strong point in his character, and it had more than once led him into indiscretions. It imbued him with a tendency to brag about successfully-planned *coups* before they were accomplished. He could not resist showing his associates what a shrewd, keen-witted fellow he was. One of those men, in short, given to counting their chickens before they are hatched, spending their winnings before the horses have passed the winning-post. He was as scheming and crafty an intriguer by nature as his sire, but he possessed none of that secret tenacity which made the latter hold to his aim with all the grim obstinacy of a bull-dog.

Mr. Pegram junior's departure from London was fixed, circumstances urgently requiring his presence in Wales; but, now that his marriage was definitely settled, he could not, before he left town, resist the temptation of personally announcing it to Mr. Hemmingby.

Accustomed to regard the manager as the dashing and successful conductor of a fashionable theatre with considerable reverence, Mr. Pegram panted to appear before him in his new *rôle*. So far he had been rather grateful for Hemmingby's notice, but he intended henceforth to pose as a patron of the drama. He looked forward to seeing his name as amongst the recognized patrons of all dramatic

benefits, &c. He had seen, and often envied those gorgeous young bloods of the West End who were upon such familiar terms with the manager, and were treated with such respect by all the satellites of the theatre. Now he intended to become one of them himself, and there was even a slight air of patronage in the way he entered the "Vivacity" Theatre, and desired the janitor at the stage-door to take his card up to Mr. Hemmingby. The manager was disengaged, and would see him with pleasure; and in a few seconds Mr. Pegram found himself in Sam Hemmingby's sanctum.

"Well, Bob," exclaimed the manager, as he rose from the table strewn with letters, drawings, newspaper cuttings, &c., all apparently in the wildest confusion, "how are you? Do you want anything for to-night? or are you about to wend your way back to the Principality?"

"Yes, I am off to the Principality again to-morrow; but, you see, Hemmingby, you are one of my oldest friends, I suppose I ought to say one of my father's oldest friends. I have known you ever since I was quite a little chap, and I thought I should like to be the first to tell you myself."

"Why what on earth has happened to you? you look as frolicsome as a lamb in spring-time. I reckon you have 'struck 'ile' in some form."

"Yes, you are about right; I am going to be married, and I flatter myself I have done about as well as any fellow with my chances could do. When you can combine beauty, rank, and four thousand a-year to start upon, with at least double, or more probably treble to come, I don't think a fellow in my position can be said to have done badly."

"No, indeed; I congratulate you with all my heart; but who is the lady?"

"The Honourable Beatrice Phillimore, Lord Lakington's daughter; you know him, I think?"

"Lakington's daughter!" ejaculated the manager. "By Jove, you fly high, Master Bob; but she cannot have any money."

"She has what I tell you," replied Pegram. "She is one of the prettiest girls I ever saw. Did you ever see her?"

"Certainly I have; I have seen her many a time. Her father's an old friend of mine, and I have often given him a box expressly for her. From what you say, I may conclude that the marriage is definitely arranged. Excuse me, but how did Lord Lakington take the idea of it at first?"

"Well, between you and me, Hemmingby, I should say he was most obtusely blind to my merits and the advantages of the connection."

"Well, Master Bob," replied the manager, "I have always given you credit for a pretty fair amount of cheek; but how the devil you mustered brass enough to ask Lord Lakington to give you his daughter beats me altogether, and that you should muster up courage to return to the charge is one of the most astounding pieces of audacity in all my experience."

"Well, I fancy he had a baddish time of it to start with; but you know what a cunning, tenacious old file the governor is. It is difficult to turn him from anything he has set his heart upon."

"Your father? Ah! it was your father then that had the idea of this marriage," exclaimed Hemmingby. "By Jove! I see it all now. By this artful manœuvre he contrives to make a certainty for you of——"

And here the manager stopped abruptly, and throwing himself back into the chair indulged in a fit of silent laughter.

He had stopped in his speech abruptly because he did not know whether Bob was in his father's confidence with regard to the "Tontine," but the whole thing was all clear to him now. He knew the characters of old Pegram and the Viscount so well that he could picture to himself all that had passed between them as vividly as if he had been present. He could see the cunning, untiring old lawyer working insidiously on Lakington's selfishness, indolence,

and love of ease, heedless of rebuff or insult, but doggedly and persistently pointing out to the Viscount the narrow circumstances, nay genteel penury, that the loss of the "Tontine" must involve him in; and how that this marriage would insure him a comfortable income for his lifetime, and that the whole thing would centre in his daughter afterwards. Bob Pegram's conversation had revealed to him the exact terms agreed to by the contracting parties; but shrewd man of the world as Sam Hemmingby was, if, when Lord Lakington had asked him to sound Pegram about a compromise, the old lawyer had ventured to propose such conditions he, Hemmingby, would have pronounced it useless to suppose that Lord Lakington would accede to them.

"Well, Bob," he said at length, "I must once more congratulate you; but you must come and eat one more bachelor dinner with me. When will you be up in town again?"

"Well, in about a fortnight."

"Very good. Now look here: this is a Tuesday, what do you say to Thursday fortnight? I will make up a pleasant party to meet you, drink your health afterwards, and hear you bid adieu to the vanities and wickedness of bachelorhood in a neat speech of reply; may I book it?"

"All right," replied Bob; "I shall be most happy."

"Then that is satisfactorily settled; and now, my boy, I must turn you out, as I have got lots to do, and half a dozen people to see," and with a hearty shake of the hand Mr. Hemmingby dismissed his visitor.

"Egad! this will be a bit of news for my barrister friend," exclaimed Sam Hemmingby, as he threw himself back into his chair. "He seemed interested in the story of the 'Great Tontine' that night I first met him down at Rydland. Here is the third act of the drama all ready for him now. I will ask him to meet Pegram, and—ah, yes—I will ask the Viscount also to be of the party. He will have all the leading characters under his own eye then," continued the manager, laughing, "and can draw them

from the life. He will have nothing to do but to get that piece ready for the 'Vivacity' as soon as possible. He is a 'cute man, lawyer Pegram. It was a bold conception on his part to settle up the 'Tontine' after this fashion. I wonder how he got the Viscount's length, because, if I know anything about it, I feel sure Lakington's first impulse upon hearing his proposition must have been to throw him out of the window. But he reckoned him up well, and has carried his point in the end. He is about as hard-headed and unscrupulous a practitioner as ever I came across, is old Pegram. I am out of the whole business, and therefore it is nothing to me; but if I had been left in I should have wanted to see old Pegram's hand before I drew stakes. I wonder who the deuce his 'life' is; by the way, it is just possible that it might be that old clerk that he takes such care of. I recollect that night at Llanbarlym, when I first told him of the 'Tontine,' he seemed to be a good deal struck with my idea of putting in a life you could watch over and take care of. It's just upon the cards that he put in old Krabbe. I don't think it's quite in Pegram's nature to take quite so much care of an old servant as he does of him, unless he has some special reason for doing so. It would be more in Pegram's line, I fancy, to pension off a dependent who is played out on a by no means extravagant scale, and not to trouble himself about him afterwards. However, it's all no business of mine. We'll have the dinner, and I'll do the play, that is, if Ringwood will write it. By Jove! if one could only get the newly-married couple to be present in a stage-box on a first night, what a draw it would be! What a line for the posters—'The "Great Tontine," under the patronage of the winners thereof.' 'The newly-married couple have kindly consented to be present on the first occasion.' 'For particulars, see handbills.' And of course there would be a flaming account of the wedding in them. Bob Pegram, too, is just the very man who would do it. He would be

delighted to see the house all staring at him, make him feel himself a star-actor down to the very heels of his boots ; but I am afraid it would take all one's time to make the Honourable Beatrice see it, and I don't fancy my friend Bob is likely to be altogether master of that household. From all accounts the Phillimores are a pretty self-willed race. It is a wonderful instance of how pride knocks under to poverty, that the Viscount should ever have given his consent to such a match."

* * * * *

The fortnight preceding the manager's dinner slipped away without making any perceptible difference to any of the characters in our story.

Mrs. Lyme Wregis could still obtain no clue to the hidden motive of this marriage. Beatrice unmistakably avoided being alone with her more than she could help, and passed a good deal of her time in her own room under pretext of wedding preparations. She still affected the same worldly satisfaction with her prospects that she had assumed from the commencement, but the girl looked somewhat jaded, and her grandmother once or twice fancied that she could detect the traces of tears on cheeks somewhat paler than they were wont to be. At times Beatrice affected high spirits, which almost bordered on the hysterical, and exhibited an extravagance in taste as regards her trousseau such as had been hitherto utterly foreign to her nature. "I always admired the story," she muttered, "of that dandy soldier who was wont to draw on new kid gloves before he went into action. I am about to undergo the death of all my happiness in this world ; it is only fit that I should be bravely decked for the occasion. When one weds for gold, it is but right one should be attired in all the gorgeousness that gold can purchase."

And her father encouraged her in all this. Although he would not acknowledge it to himself even, still he

knew that she was sacrificing herself for his sake. It was but just, he thought, that she should be allowed to lavish what money she liked on her trousseau. He had seen, in the course of half upon thirty years, so many broken hearts healed by the lavish administration of silks, laces, and jewellery, that he was actually blasphemous enough to believe that his daughter had joined the advanced sect of Belgravia, from the latter commandment of whose creed the word "not" seems to be erased. And, in good sooth, Beatrice at this time gave fair grounds for supposing that she was one of the extremely "chic" young ladies of the present day who pink themselves upon talking in a manner that would have made their grandmothers blush, but would have been quite in accord with the manners in vogue in the early days of the House of Hanover.

In fact, the girl hated to think. Let her go shopping to spend money, throw herself into any society that might be offered, but let her never be left alone with her own thoughts. Such was Beatrice's present feeling; and never before had she been so exacting to her father on the subject of tickets for the theatres and other places of amusement.

The Viscount responded nobly to all such calls made upon him. When his daughter was so bravely exerting herself to overcome her childish fancy, was it not his duty to give her every assistance? Engaged young ladies were always entitled to such little indulgences for the few weeks preceding their marriage, and Lord Lakington was quite aware that it was imperative that this marriage should be made as easy as possible for Beatrice.

Mrs. Lyme Wregis, finding that she can make nothing of the problem that she had set herself to elucidate, is now incessantly calculating the earliest period at which Jack Phillimore can be in England. She both hopes and believes that Beatrice will break down when she sees Jack, and that she will drop this rôle which she is so evidently playing. She had so nearly melted that afternoon when

Mrs. Lyme Wregis spoke to her of her lover that the old lady was justified in thinking that when Jack was there to plead his own cause she would, at all events, exonerate herself, and deign to tell them why she did this thing.

Ronald Ringwood in the Temple is hammering away from another point of view at the identical same problem as Mrs. Lyme Wregis, a lady of whose very existence he, at the present moment, is in total ignorance. He is as much befogged as she. Beyond Guildford they can discover no trace of Terence Finnigan, and the closest *espionage* of Mr. Pegram's agents points to the conclusion that they are as much at fault as Mr. Ringwood himself. His visits to Kew, too, have latterly been far less pleasant than formerly. Miss Caterham shows such nervous solicitude for intelligence, that it becomes painful; and she herself would find it almost difficult to say whether she would be best pleased to hear that there is no news of Terence Finnigan or to be told that he was found. She is anxious, of course, that Mary should, to say the least of it, have her chance of succeeding to the great prize; but, on the other hand, she has taken it firmly into her head that the discovery of Terence Finnigan will also be the discovery of a terrible crime, and she is haunted with the terror of finding herself mixed up in a "*cause célèbre*." Ever since Ringwood had imprudently told her that the Pegrams were also searching for Finnigan, she has been firmly impressed that they were searching for him solely with a view to his destruction; and that the man's life hangs, in short, on whether he is first discovered by Ringwood or the Pegrams. It is a curious thing, that what most people, from his long absence and from his extreme age, would have thought the natural solution of Terence Finnigan's fate—to wit, that he was dead—never occurred to Miss Caterham; and there was no doubt that the poor lady suffered from excitement. Ringwood, too, was decidedly in the black books of Mary Chichester. For the

sake of her aunt's health she judged, and judged rightly, that she ought to be taken into this secret. It was foolish of Miss Caterham not to allow the whole affair to be confided to Mary. If she could have talked the whole thing over with her niece, the girl's strong, clear, common-sense would have dissipated all these hysterical ideas which so perturbed the poor lady's mind. She would have pointed out that the Pegrams' object was much more likely to verify a death than to cause one ; and the mere having some one to talk the thing over with would have done much to tranquilize her. It was in vain that Ringwood pleaded with Mr. Carbuckle for permission to disregard Miss Caterham's injunctions upon this point. That gentleman replied that he could not help it, that it was very likely that he, Ringwood, was right ; but that, although Miss Caterham was certainly weak and nervous, her mind was still perfectly clear, and there was no pretext whatever for disregarding her commands.

But Mary Chichester could not be brought to admit that Ringwood was not free to speak if he chose. She regarded his being pledged to secrecy as a mere piece of professional pedantry, and still adhered strongly to that very feminine dictum, that no young man who professed undisguised admiration for a girl had any business to withhold a secret from her ; so that, upon the whole, she rather snubbed Ronald when he turned up at the cottage at Kew—would leave the room in the most pointed manner, to enable him, as she said, “to talk over the great mystery” with her aunt ; would pout a little, and at times would hardly be propitiated. She was a good, frank, unaffected girl, and had certainly taken rather a liking for Ronald ; but she was not faultless, and had her whims and caprices. She liked to have her way : and to be thwarted about such a small matter as this was, as she told the barrister, humiliating.



CHAPTER XVII.

A DINNER AT THE "WYCHERLEY."

MR. ROBERT PEGRAM having, it was to be hoped, got satisfactorily through the business that called him into Wales, is putting on his white cravat in his bedroom at the "Grand" with much solicitude. To-night he is to hold high revel with Sam Hemmingby, and the manager has written to tell him that he has secured the private dining-room at the "Wycherley," and got half-a-dozen extremely pleasant men, including his proposed father-in-law, to meet him. To a man of Bob Pegram's proclivities, a dinner at the "Wycherley" had a peculiar charm. It was not that the "*chef*" was such a great artist, albeit there were not many in London better; but the sheer swagger of being able to say he had dined there had in itself a subtle attraction.

The "Wycherley" was a leading Dramatic and Literary Club, and on a somewhat bigger scale than most of those institutions. A large sprinkling of the leading men of both professions, as well as a considerable number of their brethren of the brush, belonged to it; while the remainder of its ranks were filled up principally from the bar, and that indefinite but incomprehensible body, yclept the "men about town." It was a club that affected Bohemianism; but it was Bohemianism in white ties, Bohemianism

critical as to its side dishes, and fastidious about the exact dryness of its champagne. But it was a club remarkable for good fellowship and its sociability; a club wanting in the more punctilious manners of more stately establishments, wherein members showed an utter contempt for introductions, and addressed each other in a free and easy manner that would most likely have been pronounced vulgar and obtrusive in Pall Mall.

Mr. Pegram was looking forward to his dinner with considerable glee and satisfaction, although the announcement that Lord Lakington had been asked to meet him had by no means added to his anticipation of enjoyment. "His lordship," as Mr. Pegram remarked to himself, "is all very well; but there is devilish little fun about him. He is stiff, and uncommon high. He takes exceeding good care that you shall never forget that he is Lord Lakington." This was not altogether the case. The Viscount was an easy-going nobleman enough to all he considered his social equals; but, unfortunately, he had not as yet brought himself to regard his son-in-law in that category.

"How are you, Pegram?" exclaimed the manager, shaking hands with him, as Bob was duly ushered into the lobby of the "Wycherley." "Lord Lakington, of course there is no occasion to name him; but I must introduce you to Sergeant Boteler, well known in his own profession, but better known at the 'Wycherley' as the best judge of a horse or a ballet-girl in our conventual establishment; Mr. Ringwood, of the same profession, but whose age precludes his possessing the same deep learning on those points; Mr. John Shout, at whom I dare say you have at times had the presumption to laugh; Mr. Dodsley, whom you of course have seen on the amateur stage; and, ha! here comes our last man, Colonel Ramsey, of the Brigade." And having shaken hands with the new-comer, Hemmingby turned and rang the bell.

Dinner was speedily announced; the party trooped

downstairs, and were quickly seated round an oval table. Mr. Pegram is delighted. Serjeant Boteler of course recognizes as one of the most terrible cross-examiners at the criminal bar, and with the reputation for investing the most part of his heavy retainers on the vicissitudes of Newmarket, Epsom, Ascot, &c.; whilst Mr. John Shout, although from his meek demeanour you might have put him down as a steady-going curate, was, as Robert Pegram well knew, one of the greatest humourists of the London stage. The dinner was good. It was not often that any one had to complain of a dinner at the "Wycherley"; albeit in the coffee-room men found fault, as men will who, having ordered fish and the joint, apparently expect it to expand into an elaborate French dinner. Dry "Pommery" circulated freely. The conversation flowed as freely and pleasantly as the wine. Those coruscations of crackers, those fusillades of *bon mots*, and showers of epigrams which the gathering of two or three well-known *causeurs* are supposed to evoke, are, I fancy, somewhat problematical, or else we no longer have the men. Pleasant dinner-parties are doubtless as numerous as of yore, but the *Noctes Ambrosianæ* are among the legends of the past. It may be that, whereas wits and humourists of the day are but a very limited number in all ages, now that London society has got so big they have no chance to come together as they did at the beginning of the century. Anyway, although both Serjeant Boteler and Mr. Shout told one or two good stories, and although there was plenty of lively talk generally, still there was not much a man might carry away beyond the recollection of a pleasant dinner-party.

Ringwood had been almost surprised out of his self-possession when Hemmingby introduced him to Mr. Pegram. He had dropped him no hint of such a thing, for he had no idea that Ringwood was actively interesting himself in the winding up of the "Great Tontine"; but the barrister had no doubt whatever that this was the son of the Rydland

lawyer, that this was Pegram junior, who had played the amateur detective at Guildford, and who had paid that audacious visit to Miss Caterham. He studied this man carefully. He could not have said why, but it seemed to him that it had advanced him some steps in his search this acquiring the personality of his opponent. A commonplace man enough to look at, he thought, and the good-natured countenance somewhat indicative of stupidity but for one thing: there was a cunning look about the quick, light blue eyes, which rather belied his first estimate. Still Ringwood was too shrewd a judge to trust altogether to appearance. He knew that the husk was a very small indication of what might be contained therein in studying the human race. In the Homeric days the great chiefs were, no doubt, men of thews and sinews; but that is certainly changed in the present century, the mighty "braves" of which, from Napoleon to the present day, have, with one or two exceptions, been below the average height. Similarly, it would be hard to gather from the faces of some of our greatest thinkers the men they are. The conversation, so far, had been too general for Ringwood to have much chance of drawing Mr. Pegram out, and therefore he had no opportunity of judging his mental calibre.

But at this juncture it occurred to Sam Hemmingby that he must propose a toast. Hemmingby had been a good deal in America, and had imbibed from our kinsfolk rather a habit of improving the occasion. It was a joke amongst his intimates, that at public dinners there was always great difficulty in keeping Sam Hemmingby down, even when he was not in the "caste," that is to say, not entrusted with a toast; but in anything of a private nature they always declared it was hopeless. Tapping the table with his knife, the manager rose, and ruthlessly cutting short an animated discussion between Colonel Ramsay and Serjeant Boteler, who were eagerly discussing the past Ledger, said he must call upon them to drink the

health of his young friend, Robert Pegram, upon the present auspicious occasion.

"I have known him from a boy, and this dinner, as most of you are, I think, aware, is to wish him God speed in launching on the sea of matrimony. He is about to marry the daughter of another very old friend of mine, if Lord Lakington will allow me to call him so" (a sonorous "certainly" from the Viscount), "and I want you all to fill a glass to the 'long life, health, and happiness of Robert Pegram and the Honourable Beatrice Phillimore,'" and here, to the immense astonishment of Mr. Shout and Serjeant Boteler, the manager sat down.

As the comedian said afterwards, something must have disagreed with Sam Hemmingby, or he never could have thrown away such a chance of giving them fifteen minutes.

Upon Ringwood again this all came like a revelation. He had thought it rather a singular coincidence that both Lord Lakington and Robert Pegram should simultaneously be the manager's guests; but still, as Hemmingby had dropped no word concerning it, he looked upon it as a coincidence, and nothing more. Now, of course, the whole scheme was as clear to him as noonday. He saw that both the Viscount and the Pegrams regarded Miss Caterham's nominee as dead, and that by this marriage the whole "Tontine" would be secured to their united families. Of course, they had come to an understanding about the division, and as soon as this marriage had taken place, would doubtless take steps for the winding up of the whole business. This would account for the anxiety of the Pegrams to ascertain the fate of Finnigan, as it would be apparently impossible to bring the thing to an end until his death could be placed beyond doubt; but further speculation on Ringwood's part was put a stop to by Mr. Pegram rising to return thanks.

Mr. Pegram had imbibed quite his share of dry champagne. I do not mean to say that Mr. Pegram was at all

drunk, but Mr. Pegram had taken wine enough to induce that confidence in himself which, while it very often exhibits the shy man at his best, is apt to make the bore become more garrulous and the liar stupendous; and in the case of an under-bred man, to bring into prominence all those little vulgarisms which, as long as he was self-contained, were not visible. Mr. Pegram, unluckily, felt that he ought to rise to the situation. He had borne the reputation of singing a good song, possessing great dramatic powers, and being altogether a funny dog amongst his chums during his London career; and it occurred to him that he ought to soar to the level of the company in which he found himself, and show that he also was a wit. He accordingly led off with all the stock jokes about his impending execution; affected to weep in a pathetic way over the renunciation of all his bachelor privileges of clubs (he did not belong to one), latch keys, and late hours, winding up with an impassioned declaration, that so charming was the lady to whom he was about to confide his destinies, that, far from dreading being turned off in the regular manner, he should only be too happy to be lynched on the spot.

Lord Lakington's face was a study during his future son-in-law's oration; and this, together with the absurd grimaces of the comedian, who affected to be moved by every variation in Pegram's speech, sent Serjeant Boteler and Colonel Ramsay into convulsions of laughter, which, believing to be due to his own humour, encouraged Bob Pegram to still higher flights. Suddenly dropping into a falsetto, he affected to be making the acknowledgments of his *fiancée*, the Honourable Beatrice Phillimore. The effect of this upon Lord Lakington was too palpable to every one but the luckless orator, and the "devilish bad taste" which he muttered between his teeth did not escape the quick ear of Sam Hemmingby. The manager tried vainly to make some diversion, but Bob Pegram was not to be denied. It was only the cessation of the laughter of

Boteler and Ramsay, consequent upon their perceiving how things stood, that at last brought that gentleman's speech to a conclusion.

We have all seen the explosion of the shell that suddenly breaks up a party of this description; and so it was upon this occasion. Mr. Pegram had not resumed his seat above two or three minutes before the Viscount rose, and bade his host a courteous good-night, and took his departure. It was in vain that Sam Hemmingby tried to pull his party together. The harmony of the evening had evidently all gone away. The guardsman and Serjeant Boteler speedily followed Lord Lakington's example. Ringwood lingered a little behind the rest, and then, in pursuance of the resolution he had just come to, said to his host before slipping on his great coat—

“Whether by accident or design, you have got all the remaining representatives of the ‘Great Tontine’ here to-night. I am Miss Caterham's representative. She is the nominator, you must know, of the missing nominee.”

“By Jove! you don't say so? Oh d—n the coat! the gentleman won't want it yet for half an hour. Come back and have another cigar and a drink over this.”

“I have been puzzling all the evening,” said Ringwood, as he followed the manager back into the dining-room, “whether this was mere accident, or whether you purposely asked me to meet these people.”

“Certainly not accident,” rejoined the manager. “You see I had to give Bob Pegram a dinner; and then I thought I would ask the Viscount to meet him; and, as you seemed always rather interested on the subject of the ‘Tontine,’ and I have a hazy idea that if I keep you straight about the stage-craft of it you will make a big drama out of the subject some of these days, I thought it would be a good opportunity for you to see two of the leading characters.”

“Then you regard my client, Miss Caterham, as quite out of it?”

"Yes. Having now nothing to do with the affair myself, I should think her nominee was dead, or he would have been found before this. If I were still left in the 'Tontine' I should regard your client as either a very troublesome old woman, for not seeing that an eye was kept on her nominee, or else I should suspect her of projecting a great fraud."

"You think that possible, then?"

"Think it possible!" exclaimed the manager. "Airth and skies, man, you can hardly expect everybody to play fair when there is a hundred and sixty thousand pounds on the *coup*. It ain't in human nature all round. I am not one who thinks that we are all born rogues; but there is a black side to human nature as well as a bright, and it is no use pretending there is not. Why, you see men risking penal servitude for life—ay, and get it—every week for a mere fraction of the money. No, Ringwood, I am not a suspicious fellow. I come across sharp customers at times; but I don't find, as a rule, that every one wants to get the best of me. Still, if I was left in this 'Tontine' with Lord Lakington and Pegram, although the latter is a friend of twenty years' standing, and the former of even more, yet I should feel it my business to look closely after both of them. Miss Caterham being still in it, according to your idea, I can only recommend you to do for her what I should do were I in her place."

"But you surely don't suppose," exclaimed Ringwood, "that either Lord Lakington or Mr. Pegram would have resort to any foul play in the affair?"

"Now, my dear fellow," rejoined the manager suavely, "please remember that I am out of the 'Tontine,' and that it is no business of mine. Secondly, bear in mind that I insinuate nothing whatever against either of these gentlemen. Still, here is a fact for you to ponder over. Lakington has been a reckless gambler, and has run through every shilling he has. Still he is supposed never to have done a mean thing, and bears the character of a

highly honourable gentleman ; and yet, when it comes to seizing such a pool as this big 'Tontine,' he has made no scruple to stand in with Pegram and give away that beautiful girl, his daughter, to an 'under-bred 'un' such as you saw to-night."

Ringwood was lost in thought for a minute or two. That Lord Lakington should consent to give a daughter of his to Mr. Bob Pegram was certainly a strong point in confirmation of Sam Hemmingby's theory ; and it is a little difficult to say what men will not do when the temptation is so great.

"And what about Pegram ?"

"I have got no more to tell you than I told you that night at Rydland, that he is cunning as a fox, and an uncommon sharp hand in all matters of business. Have another drink?"


"No, thank you ; I must be going. You have told me quite as much as I could reasonably expect, and I thank you for it. And now, good night."

"Good night. I would like to do you a turn, Ringwood, if I could ; but, you see, these are both old friends of mine, and I can't interfere—quite possible, there is nothing to interfere about ; and, at all events, I have no pretence for inquiring into things, and should of course succeed in quarrelling with them if it came to their ears, though nothing else came of it. It would be worth running a little risk, though, to prevent that handsome daughter of Lakington's throwing herself away on Bob Pegram ; I have a 'second chambermaid' would do for him much better. However the odds are, Miss Beatrice would not thank me for interfering, and so you will have to puzzle out the thing your own way. Once more, good night."



CHAPTER XVIII.

JACK PHILLIMORE RETURNS FROM MALTA.

ACK PHILLIMORE, speeding homeward in the "P. & O." boat, has ample leisure to reflect upon the heavy clouds that have gathered over his love-affair. Naturally one of the gayest and lightest-hearted officers in Her Majesty's fleet, two or three acquaintances he had on board could not at all understand him in his present sombre mood. But Jack was terribly earnest in his love for his cousin. It had grown with her growth. He had petted her as a mere child in his midshipman's day, and as she grew older he was never so happy as when taking care of his cousin Beatrice. As she blossomed into womanhood Jack woke to the fact that he was in love, and from that hour, as his love deepened and strengthened, so the more did he cherish it. No word about love had actually passed between the pair until that evening prior to his embarkation; but there is very little necessity for words sometimes on these occasions. Looks and tones tell the old, old story more effectually than the most eloquent language. In fact, I do not believe, as a rule, that there is much said at the grand climacteric. We are always wondering what Mr. Dash and Miss Blank can have to say to each other that takes so long in the telling; but, except in the early stages, I should say those stricken

of the disorder were sparing of speech. For the last two years or more Jack had regarded his cousin as his future wife, and he had every reason to suppose that she was perfectly willing to tread her path through life hand in hand with him. Neither her father nor her grandmother ever attempted to interfere with the intimacy between the cousins, and Jack was not such a fool as to suppose they could be blind as to where that intimacy was tending; he drew the very natural deduction, that neither Lord Lakington nor Mrs. Lyme Wregis saw any objection to the arrangement. True, Beatrice had refused to engage herself to him that evening, but then, had she not told him that her refusal was only in compliance with her grandmother's wishes? while he knew that Mrs. Lyme Wregis had objected to nothing more than the long engagement; and in the letter which summoned him to England, she showed that she not only repented having extracted that promise from Beatrice, but that he might still count upon her approval and advocacy. Then he thought over that passage in Bob Ringwood's letter, and wondered whether it could have anything to do with his cousin's projected marriage; but he could make nothing out of that. Even if his uncle was to come into this large sum of money, surely he would prefer the inheritor of his title to a stranger as a son-in-law, more especially when that heir had not only been always rather a favourite with him, but wanted to marry his daughter to boot. Again and again did Jack smoke far into the night a-pondering over all these points; but the more he thought over it the more inscrutable did the mystery become. That Beatrice had thrown him over for mere wealth he could not and would not believe, and Mrs. Lyme Wregis's letter supported him in his incredulity. However, one thing was quite clear—the first thing he had to do on establishing himself in London was to go straight to the Victoria Road.

Jack Phillimore had no cause to complain of the malig-

nity of the elements, for, tedious as he found it, the steamer achieved a very fair passage; and rather inside nine days on quitting Malta Jack found himself duly installed at the British Hotel in Jermyn Street. It was, he thought, too late that night; but an hour before luncheon-time next day he presented himself in the Victoria Road.

"Lord Lakington is not at home, but the ladies are in the drawing-room," said the man-servant in response to his knock. "Glad to see you back, Mr. Phillimore," continued Jackson, as he preceded the visitor up the stairs, for the young naval officer was very popular with all the domestics, and the idea that "this Pegram" should carry off their young mistress from what they regarded as her rightful lover had moved them to much indignation.

Jackson had been perfectly correct in his statement that the ladies were in the drawing-room. Beatrice's attention had been of course aroused by the knock at the door, and she caught the tones of her cousin's voice upon the stairs as he replied courteously to Jackson's welcome. The consequence was, that, to the dismay of Mrs. Lyme Wregis, as Jack Phillimore entered the door of the front drawing-room Beatrice disappeared by the door of the back.

Mrs. Lyme Wregis was ensconced in her favourite seat in the window. She had seen the arrival of the mail steamer in the morning papers, and had been expecting Jack for the last hour. She welcomed him cordially, of course said nothing about Beatrice's abrupt disappearance, and, upon second thoughts, came to the conclusion that perhaps it was for the best. It would give her a few minutes in which to tell her story, while the girl might well require a little time to prepare herself for a meeting with her old lover.

Jack Phillimore was soon in possession of all that Mrs. Lyme Wregis had to tell him, which, after all, was very little more than she had already made him acquainted with by letter. He certainly learnt that not only was the marriage most definitely settled, but that the very day for

it was fixed. He was further informed that his successful rival was a Mr. Robert Pegram, the son of a gentleman of considerable property in Wales; that the young couple were to commence life upon an income of four thousand a year; that Lord Lakington and Beatrice were both most lavish regarding the trousseau; and lastly, that she, Mrs. Lyme Wregis, felt perfectly sure—and in spite of what her granddaughter might say to the contrary—that Beatrice was going to the altar under some sort of compulsion, and that her feeling for her betrothed was rather that of repugnance than mere indifference.

Having told her story, which, as Jack Phillimore remarked, contained not the slightest allusion to the Viscount's wealthy prospects, Jack came to the conclusion that as yet he was a very long way from unravelling the tangled skein of his love.

"But where is Trixie? Surely she will see me? She must feel bound to; if it is only," he concluded, with a somewhat bitter smile, "to receive my congratulations on her wedding."

"Of course she will see you," replied the old lady. "Ring the bell, and I will send for her. Jackson," continued the old lady, as that servant made his appearance in answer to the summons, "tell one of the maids to let Miss Beatrice know that Mr. Phillimore is here, and anxious to see her."

A few minutes' delay, and then a smart lady's-maid entered the room.

"Miss Beatrice's love, sir, and she is very glad that you are back again; but she is so much engaged just now that it is impossible for her to come down."

"It is useless, you see," said Jack Phillimore, as the girl left the room; "she won't even see me. She has made up her mind not to do so; no doubt, until after the wedding. I am as little likely to get at the real story of this marriage as you. I suppose," he continued, with a

faint smile, "people will call me a great puppy not to be satisfied with a plain hint. I suppose I ought to be satisfied now that I am forgotten, and that she marries somebody else just because she regards him as able to give her luxuries which I could not; and yet," he continued sadly, "I thought Beatrice so very different."

As for Mrs. Lyme Wregis, she was perfectly dumb-founded by the failure of her ingenious scheme. She thought that if she could only bring the lovers together before this wedding was accomplished that everything would be cleared up, and Mr. Pegram sent about his business; but it had never occurred to her that Beatrice would decline to see her cousin. And the old lady recognized, as thoroughly as Phillimore did, that Beatrice's excuse did not apply to this occasion only, but was a resolute intimation that she declined to see Jack until after the wedding.

"I have got the leave," said Jack Phillimore, "thanks to your influence, Mrs. Lyme Wregis, which will about tide me over the wedding; and though I cannot possibly see how I can interfere, still nobody shall say that I gave up Beatrice without a struggle. I shall stay on in town up to the day, make every attempt I can to see her, and at all events, I shall have it out with my uncle, though I don't suppose much good will come of that. Good-bye. I can never be sufficiently grateful to you for all that you have done. It is a great comfort to know that one still retains a staunch friend in the garrison.

He had hardly got down the stairs, the sound of his feet had scarce died away in the hall, when the drawing-room door was dashed open, and in rushed Beatrice, flushed and almost breathless with excitement.

"What did he say, grandmamma? Did he call me all sorts of bad names?—fickle, inconstant, and a mercenary wretch? Did he swear that he would never speak to me again? I do not suppose he ever will. He must look upon me as the meanest and most despicable girl he not

only ever met, but ever heard of. It was unkind of you, grandmamma, to bring him home—for, of course, it was your doing—till all was over. But what did he say?"

"Like other people, he wants an explanation of your mysterious engagement, and declares he will see you before the wedding day."

"That he shall never do," replied the girl; and even as she spoke the door of the drawing-room quietly opened, and her cousin stood before her.

Jack Phillimore owed his noiseless appearance to a little bit of romance on the part of a woman. I have before said that the sympathies of the domestics of the house were all in Jack Phillimore's favour, and they were as indignant in their way as Mrs. Lyme Wregis at Beatrice's breach of faith. So sympathetic was the lady's-maid, that she volunteered to let Jack Phillimore out, and having done so, stood at the open door watching him as he walked slowly away, when putting his hands in his pockets for his gloves, Phillimore discovered that they were missing. He was quite sure he had them when he called, so it was evident he must have left them in Mrs. Lyme Wregis's drawing-room. He turned and went back for them, and as the girl was still standing at the open door, there was of course no necessity for knocking, so his re-entrance was noiseless.

"Beatrice!" he exclaimed.

"Her eyes flashed, and an angry flush crossed her face as she exclaimed,

"If this is a little comedy of yours and grandmamma's, allow me to observe that I consider it in very bad taste. To persist on seeing me against my will is ungenerous, unmanly."

Jack Phillimore was, in the main, by no means a hot-tempered fellow, but this was rather more than he *could* stand. He conceived, as I think most men in his situation would have done, that an explanation, under the circumstances, was most certainly due to him, and that he

certainly did not merit being overwhelmed with reproaches for what was the veriest accident.

"I have simply come back for this pair of gloves on the table," he rejoined, in a hard, constrained voice, "and had no intention of forcing an interview upon you. I most certainly hold that you owe me some explanation of the sudden change in your feelings. When you throw over the man that you were virtually engaged to three months ago, I think you should, at all events, explain to him why you do it. The most heartless flirts let their adorers down easier than you. We are not a family noted for any great virtues, but a Phillimore's word has been generally thought to be relied on."

"I never pledged myself to you," she replied, faintly.

"Not actually in words, I grant you; but you know very well that we both looked upon ourselves as betrothed. There are promises of implication, just as binding as promises of words."

"Spare me, Jack, spare me," she murmured faintly; "indeed, I cannot help myself."

But his blood was up, and he was in no humour to receive the proffered olive branch.

"I will relieve you of my presence, and with congratulations upon your approaching marriage, bid you good-bye."

The softer mood was all out of her now, her eyes flashed through her tears, and her cheeks flamed with anger, as she made two or three rapid steps towards him.

"Coward!" she hissed between her teeth. "How dare you insult me thus?" and she swept from the room in right regal fashion.

As Jack Phillimore makes his way home through the park he is fain to admit that he has not made the most of the interview with which fortune had favoured him. If his confounded temper had not got the better of him he might, he thinks, on looking back upon it, have really done something with Beatrice. He is not the first, by a

good many, who has thrown away a chance through loss of temper. After what has passed between them it is not likely that Beatrice will see him again. He will see his uncle; but he is not at all sanguine that he will get much satisfaction out of the Viscount. Then he wonders whether it is likely to be of the slightest use in seeing Ronald Ringwood. Hardly, he thinks. Lord Lakington's chance of winning a lottery can surely not have anything to say to Beatrice's marriage; still, it is well to know what chance there is of such a plum falling into the family. This shall be his programme for the morrow. He will catch the Viscount at his club, for he knows that, if it is at all decent weather, it is his uncle's custom, after his turn in the park, to take his lunch there; and in the afternoon he will make his way to Ronald Ringwood's chambers.

Jack had estimated his interview with his uncle very accurately. Lord Lakington welcomed him cordially back to England, but when Jack touched upon his passion for his cousin the Viscount was excessively polite, but equally unsatisfactory. He was very sorry for Jack; some boy-and-girl flirtation he knew there had been between him and Beatrice, but he had never regarded it as serious. He was very sorry, but things had gone much too far now; and even if they had not, he could hardly counsel his daughter to give up the brilliant prospects before her for the sake of a mere love-match.

"My dear Jack," he said, "just consider. You have got no money, at least what amounts to no money, to start housekeeping upon. It is only the lower classes who commit the turpitude of marriage without first building and furnishing a nest. Personally, I would sooner give you Beatrice than any man I know; but it never could be. It would be years, you know, before you were in any position to keep her. I am sorry for you, but have no doubt you will soon get over it. Remember that, as far as you are concerned, marriage with Beatrice is im-

possible ;" and as Phillimore walked away he conscientiously repeated Charles Lamb's old joke—"He did not know Pegram, but he damned him at hazard."

In accordance with his resolve of the previous day, Jack Phillimore had no sooner finished his interview with his uncle than he set his face east, and made the best of his way to Ronald Ringwood's chambers in the Temple. He found that light of the law at home, in active discussion of a short pipe, and one of those sheaves of paper usually conspicuous in all legal proceedings. Jack's name, of course, was quite sufficient an introduction. Ringwood shook him heartily by the hand, put him into an easy-chair, proffered him tobacco in all shapes, and then said,

"Now you shall tell me what there is to tell about dear old Bob ; by the time you have done that I hope you will feel that I am no longer a stranger."

Jack Phillimore heartily responded to his host's cordial welcome. He lit one of the proffered cigars, and briefly told the little there was to tell about Bob Ringwood.

"By the way," he continued, "that was a very curious bit of news that you sent me in your last letter to him. I never heard my uncle make the slightest allusion to being engaged in any such big lottery as you mentioned. Of course I understand that it is only a chance, but if it did come off it would be a tremendous windfall for him. I should think it would enable him to clear Laketown."

"That, of course, I cannot say, having no conception of the extent of his liabilities ; but since I wrote Lord Lakington has taken steps to ensure that a big slice of that hundred and sixty thousand pounds falls to himself. I was talking over the whole thing with Mr. Carbuckle, one of the great 'guns' of our profession, and an old friend of the Viscount's, and he said it was quite one of the smartest moves he had ever heard of."

"What the deuce do you mean ?" said Phillimore.

"Why, surely you have heard that your cousin, the Honourable Miss Beatrice, is about to be married."

“Yes ; to a brute called Pegram, I am told. And why on earth she is going to marry him we can none of us understand, unless it is that the beast has lots of money.”

“I can make that clear to you in a very few words. Pegram senior is one of the three nominators left in the ‘Great Tontine.’ His son is to marry Lord Lakington’s daughter, so that the Viscount and Pegram senior may share the whole hundred and sixty thousand pounds between them as soon as they can prove the death of the nominee of Miss Caterham, the third nominator left in. He was an old man of wandering habits, and, as he has not been heard of for some time, the probability is that the result of the inquiries the Pegrams are instituting will result in the discovery of his decease.”

“What a rascally plot,” exclaimed Jack Phillimore passionately. “I begin to see it all now. Beatrice is sacrificing herself and me for the sake of her father. Do you know that I looked upon myself as engaged to my cousin when I left England some few months ago.”

“No, I cannot say I did ; nor did I know of this projected marriage till about three nights ago. I certainly did know that Lord Lakington had a daughter, because, as Miss Caterham’s representative of the ‘Great Tontine,’ I made it my duty to inquire about the other competitors. I, like the Pegrams, am diligently searching for Miss Caterham’s missing nominee, although, of course, in diametrically opposite interest to theirs : my object being to find the old man alive, and theirs to find him dead. Now, you will not feel offended if I ask you one question ?”

Jack shook his head in the negative.

“Do you love your cousin Beatrice in genuine earnest ?”

“Do I love her ? What nonsense you are talking ; she is the only woman I ever cared a rush about in the course of my life. Have I not come home to claim her as my bride, and prevent this disgraceful marriage, if possible ?”

“Then you will excuse my asking you one more delicate question. Have you been at all successful ?”

"No ; my uncle won't listen to me. He says the marriage is all arranged, and must take place ; while Beatrice refuses to see me. I *did* see her by accident yesterday, and, to make matters worse, lost my confounded temper, and quarrelled with her."

"Well, Mr. Phillimore, you cannot be said to have done much for yourself as yet. What do you say to entering into partnership with me ? If some vague suspicions I have formed should happen to be justified, there will be an end to this marriage at once."

"I will do anything to save Beatrice from her imprudence. She may never be mine ; but I am convinced that she is marrying this man very much against her own inclinations, and is likely to be a very miserable wife in consequence."

"Just wait a bit, while I think it over," replied Ringwood, and he began to walk up and down the room. Two or three minutes' thought, and he came to a stop ; and, leaning his back against the mantel-piece, said, "Now listen to me, and don't interrupt me till I have finished. You can easily understand, that to gain such a sum as this an unscrupulous person would not be likely to stick at any fraud which he fancied might escape detection. A very clever man, upon hearing that I was acting for Miss Caterham, remarked 'I can only say, that, in your case, I should scrutinize the other competitors pretty closely.' That is how I come to know so much about your uncle and the Pegrams as I do. Now, although noblemen at times have shown themselves by no means exempt from the frailties of their baser-born brethren, still I am not for a moment insinuating that Lord Lakington would condescend to foul play of any description ; but, about these Pegrams, strictly between you and me, I don't feel implicit confidence. They are lawyers, and the old man especially has the reputation of being a hard, crafty man, very unscrupulous in driving a bargain, and dabbling a good deal in speculation and money-lending. I intend to investigate

the proceedings of the Pegrams during the last few months pretty closely, and, if possible, find out who is their nominee. Now this ought to suit you as well as me. If Pegram has committed a fraud, this marriage will, of course, fall through; or we may succeed in finding such strong presumption that he has done so as to justify a postponement of the marriage. That would suit you; while, on my side, I should get rid of one of Miss Caterham's adversaries perhaps."

"By Jove! that is a splendid idea. I will go in with you heart and soul."

"Wait a bit. I must point out that there is one drawback to which you are liable. Should we fail, and—as is very probable—our *espionage* be discovered, it may lead you into a quarrel with your uncle and cousin."

"I don't care what it leads to; I will do everything in my power to stop this marriage."

"Very good; then the first thing we have got to do is to ascertain, if possible, who is likely to be old Pegram's nominee. I have a friend who, I think, will give us a valuable hint on that point if he can only be convinced that this marriage is against Miss Phillimore's inclination."

"But when he hears all that I have to tell him surely that will be sufficient," replied Phillimore, hastily.

"Well, she refused to see you; and when you achieved an interview by accident, according to your own account, a quarrel was the immediate result; no, my dear Phillimore, that is hardly good enough to go to a jury on. Is there not any friend of the family who takes your part?"

"Yes; Mrs. Lyme Wregis, Beatrice's grandmother. It was she who sent me word of this projected marriage, and called me home from Malta. Beatrice has lived with her all her life."

"What! the widow of the famous financier who slew himself some sixteen or eighteen years ago? That is the very thing. It is very possible my friend Hemmingby, the

manager of the 'Vivacity,' knows something of her—he does of most people—and if they are given to dramatic entertainment is sure to. You get a note from her, strongly backing up your case, and I think then Hemmingby will help us. He knows these Pegrams well, and almost hinted the other night that he could make a pretty shrewd guess in what direction to begin his inquiries."

"All right," said Phillimore, rising. "I will get that letter from Mrs. Lyme Wregis to-morrow, and we will expose these Pegram bandits before the week is out."

"Hardly as soon as that, I fear," replied Ringwood, as he shook hands. "If we succeed in doing it before the marriage we shall do well."





CHAPTER XIX.

THE YOUNG DETECTIVES.

JACK PHILLIMORE was as energetic a young gentleman of eight-and-twenty as needs be. Of a restless and active disposition, he was not at all the man to sit with his arms crossed under any circumstances. Never was there any one more utterly blind to the passive delights of indolence; never any one who more thoroughly failed to comprehend the languid delights of the *dolce far niente*. Jack, to use his own expression, was always "taking it out of himself." On the hottest day in summer he would contrive for himself active occupation of some sort. In fact, as his uncle once told him, on such an occasion it was enough to make people hot merely to look at him. That he should engage in this campaign against the Pegrams with all his characteristic energy was only natural. It was a fight for the hand of the girl he loved, mixed with that wholesome animosity towards a rival that can always be depended upon in the glamour of a first passion. He was in the Victoria Road soon after twelve; and, asking for Mrs. Lyme Wregis, found that lady, as he anticipated, in the drawing-room alone. Beatrice, he felt pretty sure, would not see him; nor did he think it likely, as things stood, that his uncle would very much care to meet him. Jack was quite aware that he had

a tolerably substantial grievance against him as well as his daughter ; the Viscount, in spite of his plausible explanations, having undoubtedly given tacit acquiescence to his suit.

"I am afraid I did not play my cards well yesterday," said Jack, the first greetings passed. "I a little lost my temper. I was tried rather hardly."

"Yes," replied Mrs. Lyme Wregis ; "you had a chance and failed to take advantage of it. There was a moment when she was in a melting mood ; and if you had only been tender with her then, I think the chances are that she would have confessed everything, and we should at least have known the 'why' of this strange marriage."

Jack Phillimore did not think it necessary to tell Mrs. Lyme Wregis that this was no longer a mystery, as far as he was concerned. He merely replied—

"I must do my best to remedy the mistake. In the meantime, strictly between ourselves, you will promise me, Mrs. Lyme Wregis, not even to hint, not to breathe a word of what I am going to tell you ?"

"You may rely upon my silence," said the old lady, curtly.

"It has been suggested to me that there is something not quite right about these Pegrams, and surely that is a point that ought to be cleared up. I am given to understand that the man who holds possession of the clue quite declines to open his mouth on the matter unless he is first firmly convinced that Beatrice is in reality averse to this proposed marriage."

"Well, why do you not tell him that she is so ?"

"Ah, you see that, as a rejected lover, he would hardly credit my evidence on that point. There is only one person that I can think of whom he is likely to accept as an authority, and that is yourself."

"Me ! But who on earth, pray, is this mysterious unknown ? and when, where, and how does he expect me to testify ?"

"You know Mr. Hemmingby, manager of the Vivacity Theatre, I think?"

"Yes, very slightly; Lakington has brought him up into our box once or twice. I am quite willing, if it pleases you, to admit that he seemed a pleasant, gentlemanly man enough; but you don't, surely, expect me to write and call him to the family counsels?"

"And yet if you do not, I don't know how we are to get this clue that I require."

"But, my dear Jack, it is impossible. I cannot write to a man I only just know about such an extremely delicate subject as this. You must see that yourself."

"Yes, I will admit it is very awkward; but I do not know what else to suggest. You would do a good deal to break off this Pegram marriage, would you not?"

"Most decidedly, although I should be running in direct opposition to your uncle. Still, I am convinced that Beatrice's heart is not in it, and that nothing but unhappiness can come of it; but I do not see it is possible for me to write to Mr. Hemmingby."

"Stop. I think I have it. You cannot write to Mr. Hemmingby; but there is no reason why you should not write a letter to me, which I can show to him and which will doubtless have the same effect."

"I do not mind doing that, Jack," replied the old lady; "only, remember, I must not be supposed to know that it is going to be shown to anybody, nor do I want to know anything about what you are doing for the present. It will be quite sufficient for me to hear all about it whenever you have that to tell to Mr. Pegram's disadvantage which shall make this marriage impossible. It is a madness on the part of Beatrice and her father. Their attempting to keep me hood-winked about the real reasons of this match is simply a gross piece of disrespect on both their parts. No; I have argued my best against this marriage with each of them, and now I trust I am about to do something more."

And so saying, the old lady rose, and going to a davenport which stood close at hand, proceeded to write rapidly for two or three minutes. She folded up her note, placed it in an envelope, directed it, and then, to Jack Phillimore's astonishment, proceeded to fasten it and stamp it.

"There," she said, as she handed it him, "you will find that all you want; but I prefer that it should go through the post, so that there may be no suspicion of its having been written for Mr. Hemmingby's perusal. Drop it into the pillar-box as you go out. It will be at the British Hotel in the course of two or three hours."

"Thank you very much," said Jack, as he took the missive. "It shall be posted as you wish. Armed with this, if I have any luck, I shall beat that beast Pegram yet; and now I will say good-bye. Do not expect to see me more than occasionally for some little time;" and with that Phillimore took his departure.

He had not been gone many minutes before Beatrice made her appearance. She very soon led up to the subject of her cousin's visit, of which, of course, she had been duly advertised. But Mrs. Lyme Wregis was in no humour to indulge her granddaughter upon this occasion. She could not be got to talk over her late visitor at all, and her replies even to direct questions were of the briefest. Of course, what Jack Phillimore had to say could, and should, be nothing to Miss Beatrice now; but, for all that, the girl seemed curious to arrive at what had passed between him and her grandmother. But the most persistent cross-examination elicited nothing from Mrs. Lyme Wregis; and when, at length, in reply to the direct question, "Did Jack ask after me?" the old lady answered with no little asperity, "No, indeed; not very likely, after the way you treated him yesterday," Beatrice gave the thing up, and retreated to her room to cry over this cast-off lover of hers in a manner most highly inconsistent.

These poor rejected ones have many a salt tear to their memory before all is forgotten, and they but knew it.

Jack Phillimore dawdled over his lunch at the British Hotel, awaiting the arrival of that note of Mrs. Lymo Wregis's which he had himself posted, and feeling a little disposed to anathematise that lady's over-caution. No sooner did it arrive than Jack sped to the Temple, and, placing it in Ringwood's hands, suggested the sooner they saw Mr. Hemmingby the better. The two accordingly proceeded to the "Vivacity," and were fortunate enough to find that Mr. Hemmingby had not left the theatre. They were soon ushered into the manager's presence, and then, having introduced his companion, Ringwood went straight to the point. He had seen a good bit of Sam Hemmingby by this time, and knew that few things made that gentleman more impatient than what is termed "beating about the bush." Time is money, the manager was wont to observe. You have no business to waste mine because you have not made up your mind to speak out.

Sam Hemmingby had shaken hands courteously with Phillimore, and listened attentively to what Ringwood had to say.

"I gave you a hint," he interposed at length, "about what I should do if I were in your place, and I told you then that I had nothing now to do with it, and as they were both friends of mine, had excellent reasons for not meddling with what does not concern me."

"Yes," replied Ringwood, who had evidently got up his brief with great care; "but you would not see the young lady sacrificed fraudulently to a Pegram when it is within your power to prevent it."

"I tell you what it is, my legal friend," observed the manager, with an amused smile, "your language is florid, and I should think a little libellous. Allow me to remark that I know nothing about any fraud; and as for the lady, she is going to marry Bob Pegram of her own free will, and it is most obviously no business of mine even if she is only marrying him to please her relations."

"But, my dear Hemmingby, I assure you you are all wrong. She is being entrapped into this marriage under false pretences, very much against her real inclinations. Will you just read this letter? It is from a lady you know, Mrs. Lyme Wregis, and see what she says."

"What the devil is it to me," said the manager, testily, "whom Miss Phillimore marries? I am neither guardian nor relation to her, and, of course, have nothing to do with it."

But, for all that, he took the letter that Ringwood proffered. He read it carefully, and as he concluded, said,

"Well, the writer speaks her mind pretty plainly. She is the young lady's grandmother, is she not?"

Ringwood nodded assent.

"Well, it does seem rather throwing herself away," continued the manager, "a beautiful girl like Miss Phillimore marrying such a one-horse looking concern as Bob Pegram. Still, though they won't match, Bob is a good-tempered fellow; they will have plenty of gold dust, and I have no doubt will run together pretty comfortably."

"But still," burst in hot-headed Jack Phillimore, "you are an old friend of Lord Lakington's; you would surely not see his daughter made miserable for life by being married to a man she cannot care about—a man like Pegram, whose account of himself, after all, is extremely doubtful."

"Excuse me, Mr. Phillimore," replied the manager. "That Bob Pegram is what he represents himself to be, I can vouch for; but you are a relation, and so have a claim to interfere; to say nothing," he concluded slowly, and with a slight twinkle of his eye, "of a rather *personal* interest in the matter if I mistake not."

"Be quiet, Phillimore," suddenly exclaimed Ringwood. "Look here, Hemmingby, you know just as well as we do that this marriage is simply the amalgamation of the two last shareholders, as they suppose themselves, in the 'Great Tontine.' I declare I think, under the circum-

stances, that somebody ought to see that old Pegram's claim is all right. If Lord Lakington is too indolent to take the trouble, then I really think that Jack Phillimore, as Miss Beatrice's next nearest relation, is justified in seeing that Miss Beatrice's wedding settlements, which, in good truth, are involved in the 'Tontine,' are all right and genuine."

"Quite so," replied the manager. "Still, as I said before, what have I to do with all this?"

"Everything and nothing," replied Ringwood. "We will investigate the Pegrams; but what we want you to do for us, is just to give us a hint where to begin."

"I do not call this quite a fair question, Ringwood," rejoined Sam Hemmingby. "I went so far the other night as to tell you confidentially that I should look the Pegrams up pretty closely if I had a share in the 'Tontine,' and that should be enough for you."

"Then, unfortunately, you see it is not. We will never mention your name, but you must give us a hint as to where to begin our investigations."

"Well, I know it will be downright foolish of me to tell you. I have all the inward qualms that a man always has when he knows he is going to make a downright fool of himself; but before I do so you must answer me one question, Mr. Phillimore. Am I right in thinking that you have a *personal* interest in this affair?"

"If you mean, am I in love with my cousin, Mr. Hemmingby," replied Jack, "Yes. If you mean, did I consider myself engaged to her before this Robert Pegram made his appearance, Yes. If you mean, do I intend to marry her in spite of Pegram or anybody else, again, Yes."

"Ahem!" rejoined the manager, laughing; "I begin to think my dinner to Bob Pegram was a little premature. Taking all things together, I should not wonder if this marriage was a good bit further off than he anticipates."

"And now," exclaimed Ringwood, breathlessly, "what is to be our first move?"

"I think," replied Hemmingby, slowly, "that the history of the illness of Mr. Krabbe, from the time he broke down in Pegram's office, and had to give up work, down to the state of his health in his retirement at the present day, would very likely pay for looking into."

"Crabb — Crabb; I never heard the name before," observed Ringwood. "How do you spell it—C-r-a-b-b?"

"No; it is rather singularly spelt — K-r-a-b-b-e—Krabbe. He was, till lately, old Pegram's confidential clerk, and that is where I should begin, no matter why."

"Well, Phillimore," exclaimed Ringwood, rising, "we must be very grateful for what has been vouchsafed to us. Good-bye, Hemmingby; I do not suppose we shall get any more out of you."

"No," rejoined the manager, laughing. "The oracle has spoken. When you have worked out the clue I have given you let me know the result, and I will tell you what I think of you as detectives."

The two young men once more adjourned to Ringwood's rooms with a view to talking over matters, and settling the plan of the campaign without delay. One thing was perfectly clear to both of them, that, having with considerable difficulty obtained Hemmingby's advice, they were bound to act upon it without delay. To do this it was of course necessary that they should either go or send some one down to Rydland, and the *pros* and *cons* as to who should go were discussed at some length. But it was at last resolved that it should be undertaken by one of themselves; and then it became obvious that it must fall to Phillimore's lot.

If it had been an advantage to Ringwood to be brought face to face with Bob Pegram, and by so doing get an accurate knowledge of his antagonist's personality, yet it cut the other way now. Of course, if he went down to Rydland he would be very liable to meet Bob Pegram, and that gentleman would naturally wonder what could have

brought him down to a place like that, and, to say nothing of the difficulty of explaining his presence in a little country town like Rydland, his investigations would be pretty certain to attract Bob Pegram's notice.

Now, none of these objections applied to Phillimore. He could go down there and peer about in any guise he liked. His would be a perfectly unknown face to the Pegrams, even if he did come across them; and therefore it was at last resolved that Jack Phillimore should proceed next day to Rydland. And by the time they had settled this important question, their appetites reminded them that it was quite time to see about dinner; and as there was still a good deal to be talked over between them, they agreed to dine together at the British Hotel, and continue the discussion.

Now, anybody less calculated for a delicate mission of this nature than Jack Phillimore could not possibly be imagined. The quick, impetuous, reckless sailor, taking any hearsay for fact, and jumping from thence to the most unjustifiable conclusions, was just about the last man in the world to conduct a delicate investigation. Jack Phillimore had admirable qualities for his profession—quick, cool, self-reliant, and decided, he was a born leader of men; but he had neither a logical nor inductive mind. Even Ronald Ringwood, as they sat over their wine after dinner, had doubts about his companion's fitness for the task he had undertaken, but, without mortally offending his companion, he saw no way now in which it could be entrusted to other hands.

Bitten by Ringwood's account as to young Pegram's masquerading at Guildford, Jack determined that he also must start upon his mission disguised. It was in vain that Ringwood urged there could be no necessity for so doing, that unless you were thoroughly accustomed to it, playing a part is difficult, and very liable to detection. A man is not always on the *qui vive*. He forgets his assumed character for the moment, and betrays himself to the

lookers-on in that short interval of forgetfulness. But Jack, in reply, said that he only proposed to assume the garb of a sailor, and argued that that was a *rôle* in which it was impossible he could come to grief. Ringwood cited the case of Bob Pegram's hands as an instance how want of attention to a minor detail betrayed a man under such circumstances, and again hinted that perhaps they should do better to leave the affair to a detective. But no; Phillimore had made up his mind to undertake this matter himself, and there was consequently no more to be said; and when they separated, it was thoroughly understood that Phillimore, under the guise of a common sailor, should make his way to Rydland on the morrow, and pick up all the information concerning old Krabbe that he could manage.





CHAPTER XX.

JACK PHILLIMORE AT RYDLAND.

IF we have seen nothing of old lawyer Pegram of late, it must not be supposed that crafty practitioner was not keeping a watchful eye upon the web he had spun with so much care. He stayed down in Wales, exactly as he told Lord Lakington he should do when the marriage had been satisfactorily accomplished. He knew that the connection had been rather a difficult pill for Lord Lakington to swallow, and he had no wish to make it more difficult to him by ostentatiously parading himself as the bridegroom's father. So long as he attained his ends, the old lawyer was quite content to remain in the background. He thoroughly understood that neither tailors nor bootmakers could metamorphose him into a man accustomed to society; he therefore wisely adhered to his usual somewhat full-skirted black riding-coat and rather low-crowned hat, in which he might have passed for either a well-to-do farmer, prosperous corn-factor, or, indeed, for the thriving country solicitor he was.

His son, on the contrary, had recourse to the London tradesmen, and certainly, to some extent, benefited thereby. They had toned him down in his attire, and suppressed a tendency to flashiness for which Bob had an unmistakable weakness. Turned out by a London artist, Mr. Bob Pegram was a plain but a tolerably gentlemanly-looking young man.

Although, in a business point of view, it suits Mr. Bob Pegram, yet his vanity is rather wounded at the disinclination his *fiancée* unmistakably manifests for his society.

It is in vain that his father points out to him that he ought to consider himself fortunate that such is the case. Mr. Bob Pegram, in his previous *amours*, has been wont to find his coming and going the occasion of much demonstration. He certainly cannot flatter himself on that point now, as anybody more serenely indifferent to his presence, since he has become engaged to her, than the Honourable Beatrice, Mr. Bob Pegram is fain to confess that he has yet never encountered.

"Tut, boy!" his father would say, upon hearing him grumble on this point; "it is the way of these swells. They do not think it in good style to be much in earnest about anything. You cannot well be away from here just now; and just think how inconvenient it would have been if this Miss Phillimore had wanted to keep you dangling at her apron-strings all the time! Once you are married, remember, you can see as much as you like of her; but, mark me, Bob, you must agree to no further putting off of this wedding. The Viscount has fixed it at a pretty long date, considering the circumstances, and I shall not feel comfortable until the knot is tied; no further postponement, remember."

"No; quite right, father; I am tired myself of this ceremonious sweethearting. Courting is not courting when there is never a kiss nor a squeeze in it."

The scene of the above conversation was the inner room of old Pegram's offices, what, indeed, was his own room; but since Bob had come into partnership with him he also had a writing-table there. At this juncture their talk was interrupted by the opening of the door, and the entrance of one of the clerks with some papers for his master's signature.

"Nothing new in the town, I suppose, Evans," said Bob Pegram, looking up from his newspaper, the persual

of which the conversation of his father had interrupted. "I suppose Tom Davis has not thrashed Slater, the butcher, for sticking him with that old bay horse. Ho was talking very big about it last market day."

"No, Mr. Robert ; Tom Davis is always a bigger man in his cups than he is out of them. If he had thrashed half the men that he has threatened to after the 'ordinary,' there would be a sight of sore bones in Rydland. No ; the only bit of news about this morning—if it is to be called a bit of news—is, that there is a sailor-chap in the town inquiring after poor old Mr. Krabbe. I never recollect anybody asking after him before."

"Well, no, Evans ; he has not a relation in the world that we know of. However, I dare say we shall have the sailor here in course of time ?"

"No doubt, sir," replied Evans. "Anybody inquiring after Mr. Krabbe is certain to call at Pegram and Son's before he has done." And so saying, Evans closed the door behind him.

"I say, governor," exclaimed Mr. Robert Pegram, "that's deuced odd. Who can be inquiring after old Krabbe after all these years ?"

"Well," replied his father, "nothing is more likely than that he should have some distant relatives who, hearing that he has retired, and is getting pretty nearly to the end of his tether, have thought it worth while to come and see if there is any pickings for a next-of-kin."

Jack Phillimore, most artistically attired as a smart young sailor, with hands carefully stained, etc., had made his appearance in Rydland the previous night, and, putting up at a second class inn, had deferred his inquiries till the following day. And now Jack, unwittingly, began to experience the difficulties of the task he had undertaken. To begin upon, he attracted considerable attention in the quiet little country town. Rydland had nothing to do with ships and the shipping interest : it was a purely

agricultural market town ; and a thorough Jack tar such as Phillimore was a sight it rarely witnessed. The inhabitants, like most towns of its class, had plenty of spare time on their hands except on market-day. The consequence was, that Rydland came pretty generally to its shop-doors to look at the handsome sailor who was loafing about its streets inquiring for Mr. Krabbe. The women especially were enthusiastic about the handsome seaman ; and invented facts and anecdotes about Mr. Krabbe with the most audacious effrontery for the gratification of talking to him. The men took to him for his frank, free, out-spoken manner ; in fact, in four-and-twenty hours Jack Fluter, as it pleased him to call himself, was in a fair way of becoming the most popular man in Rydland. But Jack would have been disgusted if he had known that there was neither man nor woman that he had spoken to who, in spite of the nautical jargon that he affected, had not fathomed the fact that he was, at all events, born in a superior station to that which his present garb indicated him as holding.

As he smoked his evening pipe in the sanded parlour of the "Greyhound," Jack Phillimore comforted himself with the reflection that he had done a rattling good day's work. He had ascertained that old Mr. Krabbe had been a clerk in Pegram's office for something like five-and-thirty years. Everybody in Rydland knew him, a quiet, pleasant, kindly old gentleman ; a man of middle age when he first came to Rydland, but a very old man now. He used to have Mrs. Moody's first floor—she keeps the Berlin wool-shop in the market-place—until his illness ; then Mr. Pegram took a cottage for him outside the town, and pensioned him off, and he lives there now, with a nurse to take care of him. Rather a mystery to Rydland that nurse. It was odd a good-looking woman at her age—and she could not be above six or seven-and-thirty, if she was that—could be induced to take such a place. However, they supposed Mr. Pegram made it worth her while, and she knew it

could not last long; though about this latter Rydland differed, and had much to say. Old people in Mr. Krabbe's state, as some people pointed out, sometimes lingered on for years. He was slightly paralysed, and somewhat daft; "just dazed like," as one of Jack Phillimore's informants explained to him. A goodly budget of information, thought Jack; all this to have acquired in one day.

On one point had he failed, and that was in seeing Mr. Krabbe. He had been out to the cottage, seen the nurse, and quite agreed with Rydland that she was not at all the sort of woman that he should have expected to find holding such a post; but he had not succeeded in seeing Mr. Krabbe. The nurse was very civil, and would have apparently made no difficulty about his seeing her patient, only that he was asleep. He slept, she said, a great deal, and it was a mercy that he did so. Disturbing him made him very irritable, and it seemed a pity to do so when it was very doubtful whether he would recognize his visitor when he saw him. Of course, as Jack said, in his case that could not be expected. He was a distant connection whom, in all probability, Mr. Krabbe had never seen; still he should like to see the old man. The nurse told him if he called about noon the next day, the probability is that he would find Mr. Krabbe awake, and that he could then see him.

Excessively well satisfied with his day's work, and the manner in which he had played his part, Jack laid out his plans for the next day. He conceived that he had nothing much to do now beyond seeing Mr. Krabbe; but, as the train did not go till the afternoon, Jack determined further to call upon lawyer Pegram, and see what he could make out of him. The idea of thus venturing as a spy into the very heart of the enemy's camp tickled Jack Phillimore amazingly; he hugged himself upon the audacity of his invention, and called for another glass of brandy-and-water upon the strength of it. That and his pipe finished, Jack tripped off

to bed as light-hearted as if he had already succeeded in exploding all Bob Pegram's matrimonial schemes, and was himself to take his pretty cousin to church in the morning.

Ten o'clock the next day saw Jack in Mr. Pegram's offices, and respectfully inquiring of the clerks if he could see that gentleman. Evans went through the form of asking him his business, although, of course, he knew the moment he saw him that this was the sailor who had been inquiring about Mr. Krabbe all over Rydland the previous day. Jack told Evans the same story that he had told the nurse at the cottage, to wit, that he was a distant connection of the old man; and further added, that he would like to ask Mr. Pegram a few questions about the old gentleman's last illness, and thank him for the kindness he had shown him. Evans, of course, requested him to take a chair while he let Mr. Pegram know that he, Jack Fluter, wished to see him. A few minutes more, and the clerk, requesting him "to step this way," ushered him into the presence of the Pegrams, father and son.

"Well, my man, you want to see me; what is it? That is my son and partner, Mr. Robert Pegram," he continued, seeing Jack's eye wander towards that gentleman; "you can speak out before him just as you would speak to me. Now what is it?"

"Well, damn that ugly beggar's audacity," muttered Jack to himself. "The idea of his having the presumption to think of Beatrice!" "Well, your honour," he replied to Mr. Pegram's question, "I ain't much of a hand at a yarn, but, you see, my father, he married a niece of old Mr. Krabbe's; and so, as I was cruising in these parts, I thought I'd just have a look at the old gentleman, 'cause my mother she thought a deal of him, she did; and as I hear he lived with you a many years, I thought, may be, your honour would tell me something about him if I called." And here Jack used his pocket-handkerchief, considerably more after the manner of the quarter-deck than the fore-castle.

"Very good," rejoined old Pegram. "I shall be happy to supply you with all the information you require about Mr. Krabbe; but, in the first place, let us know who you are exactly."

"Jack Fluter, boatswain's mate on board Her Majesty's ship *Cassiope*."

Neither old Pegram nor his son had the slightest previous knowledge of the name *Cassiope*, and yet they both felt intuitively that a common sailor would not have so pronounced the name of a ship.

"And the name of your captain is —" inquired the old lawyer.

"Fletcher, your honour; and a real smart officer he is. If he is hardish on the skulkers, he is a good skipper to the chaps as does their duty. They were telling me in the town, sir, that my great uncle served his biggest spell under your honour's command."

"Mr. Krabbe was over thirty years in our office, and when he broke down last year we pensioned him off as an old and valued servant. We found a nice little cottage for him about three quarters of a mile from the town, and got a practised nurse down from London to take care of him. You must know he has broken down both mentally and bodily; however, you will be glad to hear that he is well taken care of, and everything that can be done for a man in his position is, we trust, done for him."

"Yes, I am told everywhere that your honour has been very kind to the poor old gentleman. I went out to his cottage yesterday to see him, but he was asleep, the nurse said, and she did not like to disturb him. I was thinking if your honour saw no harm in it, I'd just run out and try and have a look at him to-day."

"Harm!" rejoined Pegram, as he once more eyed the sailor keenly through his spectacles; "of course not. His old friends, relatives, or indeed anybody else, are quite welcome to see Mr. Krabbe whenever they think fit."

As I have no doubt his nurse told you, he sleeps a great deal, is very irritable, and apt at times to be very much put out by seeing those who are virtually strangers to him, that is, old acquaintances he can no longer recollect; of course, if, as is very likely, your presence annoys him you will cut your visit short."

"Aye, aye, sir; the old gentleman ain't likely to know me, as he never saw me before; but my people will be main pleased to hear I have seen him, and we'll all feel grateful to your honour for the care you have taken of him. There's a many owners don't care what becomes of their 'hands' when they are worn out; but your honour is one of the right sort, and finds snug harbourage for those as is past sea-going. Good-bye, and thank your honour kindly for all the care you have taken of my great-uncle;" and, with a regular sailor's scrape, Jack Phillimore took his departure.

"That fellow is no more a common sailor than I am," remarked Mr. Pegram, as the door closed behind their late visitor.

"No," replied his son, whom business had often taken to Liverpool, and one or two other large seaport towns. "He did not use his handkerchief much like a foremast hand."

"No," replied the old lawyer; "that fellow is sailing under false colours, to use his own jargon. Who he is agent for, and what they are aiming at, is not so easy to guess. His present object, no doubt, is to see old Krabbe *in propria personâ*. Well, they won't make much of that, save that they will perhaps consider him rather a promising life to look at from their point of view. He don't look as if he would last much longer, Bob, eh?" and here old Pegram went off into a low chuckle, in which his son most heartily joined. "It is odd," he continued, "too, who that fellow's employer can be. It is not likely to be Lord Lakington. He is too big a swell to think of anything of that kind; besides, damme, he don't even know there is such a person as old Krabbe."

"No," replied Bob Pegram, as he rose from his table and buried his hands in his pockets. "This is a deuced rum business ; that fellow can't be a spy of Miss Caterham's for the same reason. It is extremely improbable that either she or her lawyers know of old Krabbe's existence."

"No," muttered his father. "This is queer, Bob, very queer. The sooner this marriage is over, my boy, the better. We have somebody pulling the strings against us who knows a good deal more of our game than I like. Whoever he is, he somehow or other has got more than an inkling that old Krabbe is 'our life'—my nominee—in the 'Great Tontine.' It bodes us no good, Bob, to have so keen-witted a knave prying into our affairs."

"No ; in the meantime I must just slip down to the cottage and tell Mrs. Clark that, irritable or not irritable, the old man *must* show this morning."

"Yes ; and perhaps the more waspish he is the better. But one moment, Bob ; just send little Blinks in here—he is a sharp lad that, and I am just going to tell him to follow the sailor wherever he goes. I shall furnish him with money, because I expect that sailor means leaving Rydland to-night, and I am rather curious to know where he goes to."

"Quite right, father ; it is just as well that we should know who is poking his nose into our affairs, and young Blinks ought to have little difficulty in tracking our nautical friend to his lair ;" and with that Mr. Bob Pegram picked up his hat and left the room.

After giving young Blinks his instructions, and furnishing him with a small sum of money, old Pegram remained some two or three minutes immersed in thought. At last he rose from his chair, crossed the room to a strong safe, which was fixed against the wall in one corner, and opening it with a somewhat complicated key, took from it a voluminous parchment deed. He glanced over it for a few minutes, and then restored it to its place. "I don't like it," he muttered ; "it looks bad, very. I have a

crafty antagonist spying into my game, who evidently has a strong suspicion of the weak point in it. Still, as long as he employs such bunglers to do his work as he has done this time, it will take him months before he becomes much wiser, even if he does then, and all I ask is a few weeks. Only let that deed be signed, and this marriage knot tied, and I will not only snap my fingers at him, but will perhaps a little astonish him besides."

Jack Phillimore, after leaving Pegram and Son's office, continued to lounge about Rydland gossiping with everybody he came across, and still under the delusion that he was admirably personating the British seaman, and considerably increasing his stock of information as regarded old Krabbe. It was true such points as that Mr. Krabbe had been much liked and respected as a man of very regular habits, though excessively partial to strong ale—in moderation, be it understood—and that he invariably covered his bald pate with what is usually determined a "brown scratch" wig, might be certainly facts concerning that venerable old gentleman; but it was hard to see what use he and Ringwood were to make of such knowledge now they had acquired it. However, at the end of that time Jack Phillimore thought he had best proceed to the cottage, and, if possible, see Mr. Krabbe in the flesh. After following the high road to Llanbarlym for about three quarters of a mile, he turned down a narrow lane to his right, and came, in about a couple of hundred yards, to a quiet, clean little cottage standing in a pretty garden. Passing through the garden, he tapped lightly at the door, which, after some slight delay, was opened by the same woman whom he had seen on the preceding day. She welcomed him with a smile, and said,

"Of course you have come out again to see the old man; if you will just step into the parlour and sit down he will be in in a few minutes. I am afraid you won't make much of him, for he is very queer and crotchety this

morning ; but then he is always that, more or less, and when it is an amiable day with him it is generally because he is rather drowsy. If you will take a chair," she continued, opening the door of the parlour, "I will bring him to you directly almost. No, not that one, please," she exclaimed, laughing, as Jack was about to throw himself into a big leather arm-chair by the fire. "That is Mr. Krabbe's, and to find anybody in his own particular seat would put the old man out dreadfully."

Complying with the nurse's instructions, Jack hastily stowed himself upon a more ordinary chair, and then awaited with no little curiosity the appearance of the old man, of whom he had heard so much during the last four-and-twenty hours. He had not long to wait. The door opened, and supported by the buxom nurse on the one side, and assisted by a stout stick, upon which he leaned a good deal, on the other, there appeared a sad specimen of senile old age. The old man in his prime had probably been below the middle height, but was now so bowed by age and infirmity as to be considerably shorter than his attendant, although she was no out of the way tall woman. The pale, wrinkled cheeks, heavy shaggy white eyebrows, and the tottering gait, all betokened a man of great age. He was habited in an old-fashioned double-breasted tail-coat with flap pockets, a buff waistcoat, black trousers cut in the mode of our grandfathers, from the fob of which projected a black silk ribbon with a massive gold seal, shoes and grey stockings ; while his skull was surmounted with the "brown scratch," of which Jack had heard so much, and which formed a rather ghastly contrast to his white cheeks and eyebrows ; a heavy shawl handkerchief was loosely knotted round his throat, while the nurse also carried a rug and some other wraps on her arm. Of course Jack knew that he was a very old man, but he could not help thinking, that if he had been told he was a centenarian he should have felt no surprise. In one respect alone had he escaped

the ruthless ravages of time—the eye was still comparatively bright, and, as the nurse told Jack in a stage whisper, “his sight is wonderfully good, considering ; but you must not expect him to hear or understand much.”

The old man dropped his shuffle and came to a dead stop when he saw Jack.

“What,” he piped out, in a shrill treble tone approaching to a falsetto, “is he doing here ?”

“He is come to call upon you,” shouted the nurse into his ear, “and inquire how you are.”

“Much he knows about it,” piped the old man ; “I call it a very cold day.”

“You are quite right,” bawled Jack. “It is cold, very cold, sir.”

“Cold ! yes, I said ‘cold,’ ” muttered the old man, in his childish treble. “What did he want to say it was not cold for ? People are always so contradictory and stupid ;” and having thus relieved his mind, he shuffled towards the arm-chair by the fire, in which, with the nurse’s assistance, he was speedily installed.

But a good deal more had to be done before things were entirely to his liking : the rug had to be placed over his legs, then an old-fashioned cloak had to be fetched from the other room and put round his shoulders ; in fact, he was not content until he had been enveloped in a perfect cloud of wraps, from the midst of which his wizened old face peered out, while from his lips poured a string of querulous complaints against the cold, and the stupidity of people who did not recognize that it *was* cold.

“I don’t think you will be able to make much of him,” said the nurse, quietly to Phillimore ; “and if you really have anything you wish to ask him, I am afraid you have little chance of getting an answer.”

Jack Phillimore had already recognized the impossibility of making anything out of Mr. Krabbe. He *had* seen him, and felt that if he sat there and stared at him for an hour

he should make nothing more of him. He rose, and was about to take his leave, when he was suddenly arrested by a very personal inquiry on the part of Mr. Krabbe.

Since he had stopped maundering about the cold, the old gentleman had eyed Jack very intently, and now, as he had got up, suddenly piped out,

“Where is his pig-tail? Why does he not have a pig-tail? I recollect when I was a boy that all sailors had pig-tails. I don’t believe that he is a real sailor; all sailors have pig-tails.”

“You are quite right,” said Jack, turning to the nurse. “It is hopeless to make anything of him; still, my people at home will be glad to think that I have seen the old man. You must have weary work with him; but he is surely not likely to last very long now?”

The woman’s manner to Jack suddenly changed. She had hitherto spoken in a good-natured way to him, but it was somewhat sullenly that she rejoined,

“It doesn’t matter to me; if not him, it’s another. But old people like this are very uncertain: they sometimes linger on for months, and sometimes flicker out very suddenly.”

“Well, good-bye; but I cannot think your present patient will trouble you long;” and slipping a small gratuity into the nurse’s hand, for which she dropped him a somewhat pert curtesy, Phillimore took his departure, and made the best of his way back to Rydland.

Having paid his modest bill at the “Greyhound,” and packed up his bundle, Jack made his way to the railway station and took a ticket to London. He had some little time to wait, and paid very little attention to his few fellow-loungers on the platform. Certain it is, that when the train came up, and he jumped into a second-class carriage, he took no notice of a sleepy-looking youth, about sixteen, who got into the same compartment, coiled himself up in a corner, and apparently slumbered the whole way to town,



CHAPTER XXI.

DEATH OF MISS CATERHAM.

RONALD RINGWOOD has held rather aloof from the little cottage at Kew of late ; for one thing, he really had nothing to communicate. All trace of the missing Finnigan seemed lost, and both the detective employed by Ringwood and Pegram's emissary had given up all hope of tracing the missing man from Guildford, and returned to town with a view to a fresh departure. And, in the second place, Ringwood was fain to confess that he had not got on quite so well with Mary Chichester of late. That young lady resented being kept in the dark as regards what she termed the great mystery. She argued, as we know, and with considerable reason, that it would be very much to her aunt's benefit if there was confidence between them on this point, and Miss Caterham consequently enabled to discuss the thing freely with her, Mary Chichester. But poor Miss Caterham had worked herself up into such a state of nervous apprehension of foul play on the part of her competitors for the great stake, as to be really not quite rational on that point. She could have put her fears in no very definite shape had she even tried to tell them to any one. She would have certainly expressed a strong opinion that the Pegrams, in seeking Terence Finnigan, were seeking him with murderous purpose. She had a hazy idea that even her own life might be aimed at ; oblivious of the fact that she had disposed by will of her chance in the "Great Tontine," as well as all her property, in favour of her

niece, and that consequently her death would merely put Mary Chichester into her place as a shareholder in the "Tontine," the decease of a nominee being the only thing that virtually extinguished the share. She would further have told you, although she had no knowledge on the subject, that she thought it quite possible Lord Lakington also had his emissaries working on his behalf. But just in proportion as she grew nervous and disturbed about the matter was her obstinate determination to keep the terrible secret from Mary; so much so, indeed, that she almost angrily refused the girl's pleading to share the obvious anxiety under which she was suffering, and once more most peremptorily forbade Ringwood to breathe a syllable concerning the "Great Tontine" to Miss Chichester. So distressed, indeed, was Mary about her aunt's state that she insisted upon her seeing her doctor. That gentleman prescribed anodynes and various composing draughts, but frankly told Miss Chichester that Miss Caterham's sleepless nights and low nervous state were caused by mental anxiety of some kind, and that his prescriptions could do but little for her. But the old lady remained obstinately silent as to her trouble, and, unfortunately, Mr. Carbuckle, the only person who could have taken it upon himself to have informed Mary Chichester of what it was now obvious she ought to be acquainted with, was away on his holidays.

Ringwood was sitting in his chambers the morning after Jack Phillimore's departure for Rydland pondering over the "Great Tontine" generally, and wondering especially what information regarding old Krabbe his new colleague would bring back. The more Ronald turned the thing over in his mind the more puzzled he was as to why Hemmingby had suggested this inquiry. He could not at all see the drift of the manager's proceeding. If old Krabbe was Pegram's nominee, however infirm he might be, he must be to the fore, although Phillimore might not

succeed in seeing him. Still he would doubtless have little difficulty in gathering testimony to the fact of old Krabbe's being alive. Then his thoughts wandered off to Mary Chichester, and I am afraid that he anathematized poor Miss Caterham as an obstinate old woman for making such a mystery of the "Tontine," and so occasioning heavy clouds to lour o'er the sunlit course of his love. Then he wondered whether Terence Finnigan really was in the land of the living, and what steps it was now possible to take that might give a chance of his discovery. And here his reflections were cut short by a sharp knock at his door.

In reply to his short "come in," the door opened, and his clerk appeared: "Mr. Carbuckle has just sent over, sir. His compliments, and will you come across to his chambers at once."

"All right," replied Ringwood; and taking up his hat, he proceeded at once to comply with Mr. Carbuckle's request.

Upon arriving at that gentleman's chambers, he found him pacing his study in a somewhat disturbed fashion.

"This is a very sad business, Ringwood," he exclaimed, as he shook hands. "Of course, poor old lady, at her time of life it is not a thing to be surprised at; but I cannot help blaming myself for not having been out to see her since I got back. I have not seen her since the beginning of the long vacation; but, after all, I have only been back four days. Still, from what Mary Chichester says in her letter, I am afraid, poor dear old lady, that the 'Great Tontine' has killed her."

"You are speaking, of course, of Miss Caterham; you do not surely mean to say that she is dead, poor thing."

"Yes, I am sorry to say such is the case. I have just received a note from Mary Chichester informing me of the fact. She says the medical man says there is no doubt about its being 'heart,' brought on by the great mental anxieties she has suffered of late; and, from what you have now and again told me, I am afraid that, instead of getting

over the little fright into which she was thrown by Mr. Pegram's audacious attempt, as I thought she would, she has gone on hugging her fears to her own breast till they assumed gigantic proportions. I regret now I did not give you permission to speak out when you first told me that Mary Chichester was afraid her aunt was fidgeting and fretting over some mystery with which it were best that she, Mary, should be at once acquainted; but, dear me, I thought, poor lady, she would forget all about Mr. Pegram in three or four weeks, and she always made such a point of her niece being kept in total ignorance of the big lottery."

"Yes, it was so obvious even to myself, the low nervous state into which Miss Caterham had fallen, that I was only waiting your return to speak to you on the subject. I did not know you were back until I got your message just now. However, I suppose Miss Chichester will be let into the mystery of the whole secret now."

"Well, yes; of course she will must put her in possession of the whole story. Miss Caterham, I know, has left her what little she has to leave, which, beyond that visionary share in the 'Tontine,' I am afraid won't come to much. But what I want you to do is this: as ill-luck would have it, I have a very pressing engagement that will take me out of town for the next day or two. It is an old-standing promise to my invalid sister, and it is so seldom, poor thing, that I can give her a day or two, that I really have not the heart to disappoint her. I want you to run down to Kew to tell Mary the whole state of the case; say that I shall come out to see her as soon as I return; and that I shall, of course, be present at the funeral. Any little thing that she wants assistance and advice about, in the mean while, I am sure you will undertake for her. Do this for me, like a good fellow, or else I shall have to telegraph to my sister that I can't come until to-morrow, which will be a great disappointment to her."

"Of course I will," replied Ringwood. "I will drive

out there almost at once. After the terms I have been on with poor Miss Caterham, and knowing them as I do, through you, there will be nothing much in my taking your place in your unavoidable absence. By the way, of course, if Miss Chichester asks me what was this secret which so troubled her aunt, there is now, I suppose, no objection to my telling her?"

"Ahem!—No; better not, perhaps," replied the more cautious senior. "You can tell her that Miss Caterham's will must explain everything."

As Ringwood made his way down to Kew a little later, he pondered a good deal as to how he stood in Mary Chichester's estimation. He could not tell. At times they got on pleasantly enough together, but she undoubtedly always got angry when the mystery of the "Tontine" came between them, and showed him her displeasure right royally at such times, treating him even with studied neglect, or scant courtesy, as the spirit of the moment might dictate. Still, when she smiled sweetly upon him, and was as bewitchingly agreeable as a good-looking young woman can be, he puzzled himself to know whether he really had obtained any hold on her affections. Young ladies are not wont to show the captives within their mesh that their hearts are softened towards them until they have declared themselves more explicitly than Ringwood had as yet done. It was not that his mind was not made up, but there were two things hampered him: in the first place, and it was probably, after all, the strongest of the two reasons that made him pause, he was not quite sure how such an avowal would be received; and secondly, he really had scruples about asking her to marry him while she was still in complete ignorance of the possibility of her becoming a large heiress. He argued with himself: if this marriage came about she might say, "He knew this, and I did not; and married me on the chance of its coming off." However, that was all now going to be cleared up, and Ringwood determined that, as soon as he decently

could after Miss Caterham's funeral, he would declare his love to Mary Chichester.

He opened the gate of the little garden, from which all the summer splendour had departed. The beds he remembered all aglow with brilliant flowers now looked ragged and forlorn ; indeed, from some of them the plants had already been taken up, preparatory to being housed for the winter. He made his way up the gravel walk, and knocked at the door.

" Yes, Miss Chichester would see him," replied the maid, after disappearing for a few moments, and he was duly ushered into the drawing-room.

A little time, and Mary Chichester entered, and Ringwood could not help thinking that she had never looked better than she did now, as she swept towards him in her black draperies, and greeted him with extended hand. He had composed rather a neat little speech on his way down, with which to introduce himself, but it all vanished as he looked at Mary's pale, sad face, and all he said was,

" I am very, very sorry for you."

" I knew you would be sorry to hear of the death of my poor aunt," she replied. " You have, of course, heard of it from Mr. Carbuckle. I rather hope to see him in the course of the day."

" I am here, Miss Chichester, as Mr. Carbuckle's deputy ; sincerely as I sympathize with you in your loss, I should hardly have ventured to intrude upon you until a few days later if it had not been for that. He has only just returned to town, and is compelled to leave it again for a couple of days, and begged me to run down here on his behalf. I need hardly say, if I can be of any use about anything, I am at your disposal."

" Thank you ; no. I shall want both advice and assistance later, but just at present Doctor Lomax, who was an old friend of my aunt's, and her regular medical attendant, has managed everything for me. I suppose I shall see Mr. Carbuckle shortly ? "

"He begged me say that he should come to you the minute he returned, and should, of course, attend the funeral."

"Which I hope, Mr. Ringwood, you will do also. You were a great favourite with my poor aunt; but on one point I sadly fear I was right, and that miserable secret which you allowed her to bear by herself really did hasten her death."

"I sincerely trust, Miss Chichester, that on that point you are mistaken; as I told you before, I was powerless; my lips were sealed, as they are now. A few days more, and you will know everything."

"Know everything!" she cried, passionately, and rising abruptly from her chair. "What do I care about your mystery now? I wanted to know it before, that I might share the trouble with her who has been as a mother to me, that I might soothe and comfort her in her wretched nervous prostration. I wanted to know it, because I saw that bearing it alone was the cause of the weak, nervous state into which she had fretted herself. Had I shared the burden with her it might—who can say?—have kept her a little longer with me. I am blaming nobody," continued Mary, as she paced the room with impatient steps; "but it is so hard to think that a life we value might have been prolonged by more careful tending."

"Poor Miss Caterham was so very resolute in her injunctions as to secrecy that we dared not disobey her. A few days more and then——"

"Too late, I tell you," interrupted Mary; "I have no desire now to know this miserable secret. It was no paltry curiosity that prompted me, but sheer anxiety for her whom I could see was not fit to bear its weight alone. I care not now if I never know it. Forgive me, Mr. Ringwood, if in my grief I have said anything that might be deemed harsh; but the shock was very sudden, and—and—I think—I think—I had better say goodbye," and putting her handkerchief to her eyes, Mary Chichester hurriedly left the room.

The day of the funeral arrived, and a little knot of

mourners, which included Carbuckle and Ringwood, assembled at the cottage at Kew to follow poor Miss Caterham to her grave. The deceased lady had led so retired a life of late years that the mourners who gathered to pay their last tribute of respect were few in number ; but if the gathering was small, the regrets of those who composed it were, at all events, sincere. Those who followed her to her last resting-place sorrowed honestly for the kind, amiable woman who, after a life of self-sacrifice, had now left them.

The deceased lady's solicitor was among those present, and intimated to Mr. Carbuckle, and some two or three intimates, that he thought it would be most convenient, now all was over, that they should return to the cottage, and hear the will read. "It is short and simple, and concerns you, Carbuckle, slightly."

Mr. Carbuckle at once assented ; and he, Ringwood, Dr. Lomax, and one or two more, accordingly returned to the cottage. Miss Chichester declined to be present ; and the half-dozen men assembled in the little dining-room, where the "baked meats" customary were duly set forth. After granting his companions a few minutes for their luncheon, the attorney produced the will, and clearing his throat with a preliminary glass of wine, said,

"The late Miss Caterham only made the will I hold in my hand a few weeks ago ; I, when this was completed, destroying a previous will which differed from this only on one not very important point."

He then proceeded, without further preamble to read the will, which was very short, and, divested of legal verbiage, set forth that the testatrix, with the exception of two or three trifling legacies to servants, bequeathed what little she had to leave, including the furniture of the cottage, to Mary Chichester. This seemed all very natural and just as it should be to the half-dozen auditors, with the exception of Carbuckle and Ringwood. These two could not refrain from exchanging a glance of astonishment.

"What on earth has she done with her 'Tontine' share?" thought Mr. Carbuckle; "she cannot surely have forgotten all about it. If so, and it should by any fluke happen to come off in her favour, there will be a pretty miscarriage of my poor old friend's intentions. She has I don't know how many nephews and nieces, while Mary Chichester is only her great-niece, and naturally all these others would come before her."

Here his reflections were interrupted by the attorney, who handed him a packet.

"This, you will perceive, Mr. Carbuckle, is addressed to yourself. I know the contents, having indeed written them out at the wish of my late client; but, as it is a matter placed by the deceased lady entirely in your hands, it is, of course, a private communication."

"This packet," said Carbuckle, as he and Ringwood returned together to town, "I have no doubt refers to that 'Tontine' share. I wonder why poor Miss Caterham has enclosed it to me in this mysterious manner; however, as soon as we get to my rooms we will see what she has done. You have been, and are, so deeply engaged in the affair, that I intend to take you into confidence at once."

As soon as they were comfortably installed in Mr. Carbuckle's chambers, that gentleman broke the seal, and drew two documents from the envelope. The first was a short legal document, by which the share, numbered 1477, of the "Great Tontine," life nominee, Terence Finnigan, was bequeathed to Mary Chichester; the second was a letter, written at Miss Caterham's dictation, in which she told him that she placed this share in his hands in trust for Mary Chichester, with an earnest injunction that the girl was to know nothing about it unless the thing should be actually decided in her favour.

"If it is heaven's will," Miss Caterham went on to say, "that my darling Mary should become a great heiress, it will be quite time enough for her to know it when it is an

actual fact; and on the other hand, I am desirous of sparing her the terrible fears and anxieties that have oppressed me during the last few weeks, and which, I feel, remain my lot until the 'Great Tontine' is determined, or the death of Terence Finnigan ascertained."

"Poor lady," said Carbuckle, "I wonder whether she ever thought that the grave might lay her fears at rest. I am sadly afraid, in her state, that the 'Great Tontine' is answerable for her decease."

"And what is more," said Ringwood, somewhat disconsolately, as he took up his hat, "the 'Tontine,' still remains a mystery as inscrutable as ever to Mary Chichester."

"I am afraid so," rejoined Carbuckle; "but I shall undoubtedly comply with my old friend's instructions. As Mary *does* know nothing about it, she had better remain in her ignorance, unless the thing comes off in her favour."

The upshot of all this was, that Ronald Ringwood came to a fresh determination with regard to Miss Chichester. Man has a natural desire to console a pretty woman in her affliction, and Ringwood felt that he could not see Mary in her sorrow without offering consolation; and that, over head and ears in love as he was, that must, of necessity, be of a somewhat impassioned kind, such as would be certain to result in a downright avowal of his love. The objections that stood in his way before Miss Caterham's death were there still; and it seemed to him that it would be now a downright mean thing to do to ask Mary to marry him while in ignorance of her possibly brilliant prospects. He resolved to hold aloof from her till the "Great Tontine" was decided. He would rather she said him "nay" as possessor of eight thousand a-year than she should unwittingly come into it as his wife.

Had he consulted his friend Mr. Hemmingby on this point, I think that gentleman would have informed him emphatically, "My dear sir, that sort of high-flown chivalry won't wash in these days."



CHAPTER XXII.

SAM HEMMINGBY PUZZLED.

RONALD RINGWOOD was pacing up and down his rooms, pipe in mouth, and just meditating whether he should have a glass of grog at home and then "turn in," or whether he should go down to a rather lively night-club, to which he was affiliated, and see what was doing. This momentous matter was decided for him by a pretty sharp rat-tat on his oak, the opening of which gave admission to Jack Phillimore.

"Only arrived in town about a couple of hours ago; drove straight to my hotel to doff my nautical 'togs,' and get into the more ordinary garb of London life; had something to eat, and as soon as I had appeased, what you will be delighted to hear was an extremely healthy appetite, came on here to see you. Of course I could not 'wire' from Rydland for fear of some one 'twigging' it, you know; one could not be too cautious against such foxy beggars as Pegram and Son. Now then, give me a chair and a pipe, and—well, yes, a little something to drink with it would not be amiss—and then lend me your ears; I have got a very ship-load of information to pour into them; I have done splendidly. I have collected all the facts possible about poor old Krabbe, even down to his wearing a wig; and I have wound up by seeing him. What do you think of that?"

"Bravo!" cried Ronald. "Get into that big chair on the right-hand side; there is the brandy and cold water; the tobacco is in that jar, and that is the best pipe in the

rack. Now, blaze away, and I will promise not to interrupt you until you have done."

Thus adjured, Jack Phillimore proceeded to narrate, with the greatest complacency, all the biographical details that he had succeeded in gathering about old Mr. Krabbe. He gave a spirited account of his interview with the Pegrams, father and son; then he described his expedition to the cottage; dwelt upon the charms of the buxom nurse, and jested at the idea of such a dried-up old mummy as Krabbe having such a comely care-taker, and wound up by saying, with a peal of laughter—"And old Krabbe, Ringwood, was the only one of them who would have it that I was not a sailor—and why? Why do you think that he said I was no sailor? because I had no pig-tail. The old duffer, you see, had got back amongst his boyish days, and couldn't stand a sailor without a pigtail."

Ringwood had listened very attentively, and continued to smoke silently for some minutes after the other had finished.

"Well," interrupted Jack Phillimore, "what do you make of it all? you did not expect me to pick up such a budget of facts about old Krabbe in the time, did you?"

"No," replied the barrister, slowly, "you certainly picked up a good deal about the old man, and, as you say, you have seen him; but bar that latter point, the devil of it is, I cannot see what use we are to make of all this information now we have got it. Now, though Hemmingby did not exactly tell us so, I take it that when he told us to look up the latter days of Mr. Krabbe, it was under the idea that the old man was Pegram's nominee. Well now, supposing he is, all we can make out of this is, that Pegram's nominee is a very, very shaky life. But then, if it comes to that, so no doubt is Miss Caterham's nominee, if I could find him, and Lord Lakington's also."

"By Jove, though, this is a deuce of a go. You are quite right; our great object, of course, is to convict Pegram of fraud of some sort; but there is not a symptom of that in all the information I have picked up. What on earth could

have made Hemmingby send us on such a fool's errand ? ”

“ Well, I can only suppose,” cried Ringwood, “ that Hemmingby thought it doubtful whether Mr. Krabbe really was still to the fore ; but not only have you actually seen him, but nobody in Rydland previously expressed to you the slightest doubt about his living in that cottage.”

“ Not a soul,” said Jack, “ and two or three I talked to about the old man spoke of occasionally seeing him ; others, too, saw him come back from that change of air old Pegram took him for a few months back.”

“ Yes,” interposed Ringwood ; “ the evidence as to identity is very complete, and I am terribly afraid that our astute friend, the manager, has made a wrong cast altogether this time. However, we must talk matters over with him to-morrow, and see if he has anything further to suggest. It is of no use, Phillimore, our hammering any more at this now ; let us talk about something else.”

Lovers are, we know, apt to do it ; and to these stricken ones a *tête-à-tête* with a friend over a pipe about midnight offers irresistible temptation. Still, I think it was hardly fair of Ronald Ringwood to prelude the story of his love with that insidious “ let us talk about something else.” However, in this case it was the biter bit ; for no sooner had Ringwood not finished, but come to a pause, in the tale of his passion for Mary Chichester, than his companion promptly poured forth the story of his undying affection for his cousin Beatrice ; his fixed determination that she should never be the bride of a beast like Pegram, nor, indeed, it seemed, as the hours stole on, of any other beast. It is true that Jack had already told the history of his ill-starred love to Ringwood ; but who of us spares his friends the twice-told tale. When it comes to that old romance in which we play the Romeo, there are few of our male intimates who escape hearing of every sigh and thought that rends our manly bosom. But two young fellows, with a jar of tobacco and a good fire, and a love-story a-piece, as may be easily supposed, talked far into

the night, and three had chimed from the neighbouring steeple before, with a hearty hand-grip, the pair separated.

The next afternoon saw the two detectives at the door of the "Vivacity" Theatre, anxious to unfold the results of their inquiries to Mr. Hemmingby, and still more anxious to hear what comment that astute gentleman might have to make upon them. Mr. Hemmingby listened to the account of Jack Phillimore's proceedings with an amused smile, and for the first time Jack conceived doubts as to whether he had been such a success as a detective as so far he had thought himself.

"Sailor!" said the manager, "what on airth put masquerading into your head? why the deuce you didn't go down as yourself I can't conceive. Oh! I know what you are going to say about the sailor—and I make no doubt but what you can play it—that you were the real article, and not a T. P. Cooke one; but, my dear sir, a sailor in Rydland would be something like a white elephant in the Strand—all heads would be turned to look at him; and then, when there was no necessity for it, you must needs go and see the Pegrams. Now, Mr. Phillimore, I'll hold you anything you like from five to fifty that old Pegram knows by this, not only that you are not an ordinary sailor, but that you are John Phillimore, nephew of Viscount Lakington."

"Absurd," replied Jack, "impossible; how could he possibly know?"

"Ah! that I really can't tell you; but I will certainly make you any reasonable bet that he does; and now, if you will excuse my saying so, you will never make a detective, Mr. Phillimore."

"Well," said Jack, though with considerably less confidence than he had displayed before Mr. Hemmingby had so derided his disguise, "I am sure I followed your instructions pretty closely; that we can make nothing out of the particulars I have obtained is hardly my fault."

"Now that is just where it is," replied the manager. "Listen to me for a moment. You went down there to

obtain the particulars of Mr. Krabbe's last illness. Now, if there is one thing pretty certain to be tried in a serious illness of that kind, it is change of air; now, did anybody tell you that Mr. Krabbe went away for change of air?"

"Of course," replied Jack; "did I not tell you?"

"I am not quite sure; but one thing I know you didn't tell us, was where he went to."

"Certainly I did not, because I never heard; nobody seemed to know exactly; but as he came back again, I should think it does not much matter where he went."

"Ah," replied Hemmingby; "now that is precisely the point upon which I differ with you. I want to know where he went, at what hotel he stayed, and, in short, to follow him step by step back to his very cottage."

"But," interposed Ringwood, "I still cannot see your object. Old Krabbe returned, and was seen and recognized by several people at the railway station and in the town. He has been recognized by several people since he has lived at the cottage."

"Why, you don't mean to tell me," exclaimed Jack Phillimore, "that I did not see the real Mr. Krabbe the other day?"

"Certainly not," rejoined the manager; "only bear in mind, as you had never seen him before, it is quite impossible for you to judge."

"I am very willing to admit that," replied Jack; "but that does not apply to other people."

"No. However, I have a whim to trace Mr. Krabbe from the time he left Rydland to the time he returned to it; nothing in it, very likely, still that is my fancy; and as I don't think much of you fellows as detectives, I shall just take this in hand myself."

"And what disguisedo you mean to adopt?" inquired Jack.

"Disguise!" ejaculated Hemmingby, "what do I want with a disguise. They know me by sight pretty well in Rydland, and are quite used to my coming down there. I shall even do as you did—go and see old Pegram; but

then I shall go because he would think it odd if I didn't. I have some property at Llanbarlym, and occasionally take a run down to look after it. No; I have only one thing to be careful about, and that is how I make my inquiries concerning where Mr. Krabbe went to for a change. I have a notion old Pegram will cock his ears if he hears anybody is manifesting curiosity on that point. I shall be off to-night, and come back by the night-mail to-morrow. I will go out myself and have a look at old Krabbe if I have time."

The two young men were extremely delighted at Hemmingby taking up this search himself. What on earth he expected to elicit, supposing that he succeeded in tracing Mr. Krabbe's wanderings in search of health, they could not conceive; but they both had an entire belief, that if the shrewd energetic manager took the thing in hand the Pegrams would be exploded in some fashion. He, at all events, would be able to identify Mr. Krabbe, and in the meantime they had nothing to do but to wait and see what became of the manager's raid into the Welsh country.

Mr. Hemmingby's proceedings in a great measure resembled those of Jack Phillimore. They were not quite so theatrical, nor were his inquiries made with the frankness that characterized the sailor; and on one point he differed most essentially from his predecessor, for whereas Jack had been delighted with the fund of information he had acquired, Hemmingby, although apparently successful, was rather dissatisfied with his budget. He had discovered with no great difficulty that Mr. Krabbe had gone to Slackpool Super-mare.

"That's right, no doubt," muttered Hemmingby to himself. "I shall find he didn't stop there long, I'll engage. Old Pegram would have taken deuced good care nobody knew that much, unless I am all wrong about Mr. Krabbe's change of air. Of course I shall have to go over to Slackpool and make further inquiries."

But the thing that bothered Sam Hemmingby most was

an incident that came out of his calling at the cottage to see old Mr. Krabbe. The door had been opened to him by the nurse, and it did not escape the quick-eyed manager, that the woman gave a slight start upon seeing him. Like Jack Phillimore, he was told that the old man was asleep, and that he could not see him ; but whereas the nurse had been smiling and courteous to the young sailor, she was unmistakably sullen and morose in her manner towards Hemmingby. Her replies were of the briefest, and couched in the most sulky tones ; and she kept her eyes doggedly cast down, so that the manager failed to get a thorough good look into her face, although he prolonged the interview as much as possible for that express purpose.

“ Well,” he muttered as he walked away, “ I am regularly gravelled this time. Who the deuce is that woman, and where on earth did I ever see her before ? Odd, I can’t recollect for the life of me ; and I have a sort of idea that the jade did not mean I should, for she never looked at me after the first glance. What a dunderheaded old fool I am not to remember who she is ; however, the only thing I feel pretty clear about is, that wherever I did see her before, it wasn’t in a hospital, nor was she doing nurse.”

In vain and in vain did the manager rummage his brain, not only in the train, but even the first thing on waking the next morning ; fit a name to the buxom nurse he could not.

“ And yet that woman is the clue to the whole enigma, I have no doubt,” thought Hemmingby.

There could be little doubt that both Ringwood and Phillimore would call in upon the manager the next day to learn the result of his investigations. The manager made no secret whatever of his proceedings, with the one exception, that he did not think it any use to tell the young men that he had a vivid impression of having met the nurse before under very different circumstances. He announced his intention of proceeding the next day to Slackpool Super-Mare, and suggested this time that Ringwood should accompany him.

"I shall have to leave it in your hands sooner or later," said the manager, "as I could never spare the time to work the thing right out, and you can."

But when Jack suggested that he should also join in the search, Sam Hemmingby refused his assistance in the most peremptory manner.

"No," he observed; "I have not the slightest doubt in my own mind that you are perfectly well known to the Pegrams as John Phillimore, heir to Viscount Lakington. I think it more than likely that some of old Pegrarn's emissaries will be upon the look-out at Slackpool to see if you make any further inquiries that way; Ringwood and myself will attract no attention; Pegrarn will argue that I have no interest whatever in the 'Tontine,' and am a restless beggar, who may always be expected to turn up anywhere; while even if Bob Pegrarn himself should be there and recognize Ringwood—well, he is nothing but a friend of mine."

It was in vain that Phillimore argued that it was perfectly ridiculous to suppose that his identity had been discovered. The manager was inexorable.

"I am just as sure," he said, "that the Pegrams have made out all about you as if they had told me so when I called upon them the other day. The fact of their mentioning nothing about the visit of a sailor was convincing proof to me that they had solved the riddle. Old Pegrarn would have asked me a question or two had he been still in doubt on the off-chance that I might make a likely surmise. No, no, Mr. Phillimore; you stay here for the present, and don't think I shall not find something for you to do later on."

To a man of Jack Phillimore's temperament this was some solace; for the idea of waiting with his hands in his pockets, while others fought out the battle for the hand of his cousin Beatrice, was excessively repugnant to him; but still, now Sam Hemmingby had condescended to take the thing in hand himself, there was nothing for it but to submit.

Like his trip to Rydland, the manager's visit to Slackpool

was hurried ; he was very soon back in London, and told Phillimore that things so far had turned out pretty much as he had expected. They had found out the hotel with very little difficulty at which old Pegram and his invalid charge had stayed ; but, as the manager had anticipated, they had only remained there two nights, and after a good deal of trouble he had traced them to lodgings on the outskirts of the town.

“And now,” said Hemmingby, “the search becomes interesting. They left those lodgings, but where they went to next I have left Ringwood to discover, if he can. You see, Mr. Phillimore, it is quite likely there will be another move or two again after that ; and every time, I fancy, the move will get more difficult to follow.”

“But, good heavens !” cried Jack, “what on earth can be old Pegram’s object in hopping about in this mysterious way from lodging to lodging ?”

“That is exactly what I think we shall find out if we perseveringly trace lawyer Pegram and his invalid charge till we find them back again in Rydland. One would hardly have thought that such constant change of lodging could have been good for poor old Krabbe ; they do not seem to have stayed more than two or three days in a place, that is, so far as we have gone.”

“But what do you think yourself, Mr. Hemmingby ?”

“I think nothing further than that it will be a very interesting study, as I have said all along, and perhaps rather astonish us when it is worked out.”

“And when shall you have anything for me to do ?”

“When Ringwood has got a little further in his investigations. And now I must ask you to run away, for I have got a lot of letters and other things to attend to ; but mark what I tell you, it may take time, but we’ll ‘bust’ Pegram certain in the end.”

“Good-bye,” replied Jack, “only remember, as far as I am concerned, Pegram must be ‘bust’ in time to prevent this marriage.”



CHAPTER XXIII.

“CLOUDS ON THE HORIZON.”

WHATEVER appearance she might keep up before her grandmother and the world generally, no young lady had ever contemplated her approaching marriage with greater dismay than did the Honourable Beatrice Phillimore. She might brazen it out, and say that, like other girls, she was going to marry money; that the great end of life was a good house, carriages, an opera-box, and liberal pin-money; but in the silence of the night season Beatrice's eyes would become wet with tears, and, in her heart of hearts, she owned that she would sooner have stood at the altar in cotton with her cousin Jack than robed in satin as the bride of Pegram. There were times when she had doubts whether she could really carry this marriage through; and had it been but her own fortune that depended upon it, Mr. Pegram would have speedily found his gorgeous wedding gifts returned, and have been briefly informed that the lady had changed her mind. The one thing that made her position endurable was, that she saw so very little of her affianced. The Viscount had taken care of that by persuading Robert Pegram that it was not customary in their class.

Lord Lakington, though he might humbug his neighbours and even himself, was tolerably wide-awake where his own interests were concerned; and he thoroughly understood, that if this marriage was not made very easy for Beatrice,

there was considerable likelihood that it would never take place. He played his part, too, with great skill. He kept the girl incessantly occupied. He, who had rarely troubled his head about her amusements further than procuring tickets for balls, theatres, &c., was now ever on the alert to act as escort. If it was too much for Mrs. Lyme Wregis—and the Viscount's anxiety that that estimable lady should not over-fatigue herself was touching to witness—then he was at his daughter's disposal. The Viscount was killing two birds with one stone, although, it must be confessed, at considerable sacrifice of his personal comfort. He detested society other than in the form of dinners; and now, for the sake of his daughter, he was willing to go to any entertainment that she desired. It enabled him at the same time to take what he thought more care of his stepmother. He was always urging that, as he was going, there was no necessity for Mrs. Lyme Wregis playing *chaperon*.

"You are good as gold, and a very gem of *chaperons*, as I am sure Beatrice will own; but still we must remember that you are not so young as you were, and we must not allow you to be fagged to death."

But the old lady was somewhat contumacious on this point. She really enjoyed society, provided that she was not kept up too late. She knew from past experience, that she could rely upon Beatrice in this respect, and therefore insisted upon mixing in this whirl of gaiety that the Viscount had created to a much greater extent than he approved, extorting from that harassed peer, upon more than one occasion, some such *sotto voce* observation as "confound the old lady, if she did but know what her life was worth." So successful had the Viscount been in humbugging his neighbours on the subject of marriage, that but for one thing he would have succeeded in fairly humbugging himself. He had thoroughly accustomed himself to the jargon of "New people, certainly; but immensely wealthy, and these, you know, are the days of fusion. Of course

I do not mean to say that a girl like Beatrice might not have done better ; but it will do, sir, it will do."

But upon the few occasions that he was alone with Beatrice—and, to do the girl justice, these were as rare as she could make them—the veil was pretty rudely torn on one side. There was no doubt about it then, and it was impossible to shut his eyes to the fact that Beatrice Phillimore was about to marry this man Pegram for her father's sake ; and she either could not or cared not to conceal that this wedding was extremely distasteful to her. These interviews, however, were, as before said, rare ; and though the Viscount undoubtedly suffered a few severe twinges of remorse at the time, yet in a few hours he resumed his specious reasoning, and once more convinced himself that really Beatrice might make a much worse match of it than with Bob Pegram. She was a silly girl, with some foolish *tendresse* for her cousin Jack, which of course could never come to anything. Jack's bounden duty in life was to marry money to prop up the title. Young girls would have these nonsensical fancies, and was it not the duty of parents and guardians to prevent their doing anything so foolish as indulging them ? After turning matters over in his mind for two or three hours, assisting his cogitation by a glass of that brown sherry which he so much affected, the Viscount always arrived at the conclusion that he was a model parent, and had done his duty by his daughter both carefully and astutely.

As for Beatrice, she did not falter in her purpose, although there were times when she almost doubted whether her courage would not fail her. It was well enough in the daytime : there was the excitement of buying her *trousseau*, of perpetual entertainments to which she went ; for, though it was the off-season, there was plenty going on in the London world, though in a quieter way than in the warm summer days of July ; but the nights were—oh, so long and dreary. Again and again did she

think over how she had treated her cousin. Again and again did she picture to herself that last scene with him. "Coward," she had called him; and was he not so? to congratulate her on her marriage. He must know that nothing but the most extreme pressure could have induced her to behave in this way; and then again she remembered that was just what was so utterly unaccountable, both to Jack and to her grandmother. They could conceive no reason whatever that should have made her accept Robert Pegram, unless it was the temptation his wealth might afford. Of course they could see that her father approved and backed her up in this marriage; but it was impossible for them to guess the pressure her father had put upon her; but they must never know it. She was pledged to keep the secret of the "Great Tontine," at all events, for the present; and once let this marriage be accomplished, what object would she then have in revealing it.

"Oh, why does not Jack save me?" wailed the girl at times in her agony, reckless of the fact that, even presuming Jack Phillimore was in possession of the whole story, he would not at all see his way to guarantee four thousand a-year to his uncle for life. It was but the helpless cry for assistance we are all wont to raise when young to whatever may seem to be the tower of strength in our little world. A woman turns naturally to her lover; she looks upon him as capable of confronting every emergency. She neither knows nor cares to ask how, but simply looks to him to guard her from whatever ills may be impending. So much did this idea gather strength with Beatrice that at times she almost made up her mind to write to her cousin; but then again came the old fatal objection, she must condemn her father to poverty. If she chose to do so, there was no reason why she should not save herself; but then Beatrice felt that she could not do that. No; she supposed it must go on, and Jack and her grandmother must think the worst of her for all time.

She often wonders what has become of her cousin, for although she is resolute never to see him, she keeps a sharp look-out upon his comings and goings in the Victoria Road ; but he had seldom been near the house of late, and never, as she well knows, has he asked for her. A few minutes' talk with Mrs. Lyme Wregis, and then he is gone again.

Mrs. Lyme Wregis is in a slight flutter of excitement, in a state that the Viscount would have greatly disapproved, as also the cause thereof, had he but known it. Jack Phillimore had dropped a hint that it was more than probable this Pegram marriage would never take place. The old lady had declined to know anything of such intrigues as Jack might engage in with this view, and she was now suffering from intense curiosity as to what his scheme could be, coupled with considerable anxiety for its successful accomplishment. That she did not know more was due simply to her own commands ; but although you may violently protest against being made an accomplice to a conspiracy, you may at the same time feel a most insatiable curiosity concerning all its details. The old lady comforts herself with the idea that she cannot, at all events, be kept long in suspense. The marriage has been postponed already, and Mr. Pegram is very urgent that there should be no further delay. Whatever Jack Phillimore's scheme may be, it behoves him to put it into execution pretty quickly. A bare three weeks, and Beatrice will be a bride ; and Mrs. Lyme Wregis thinks sadly what a very different bridal she had always pictured to herself for her bonnie Trixie. She wonders whether Jack Phillimore is to be depended upon, or whether these hints he throws out are but the idle vapourings of a love-lorn lover. But no ; she thinks better of Jack than that. He is not of the kind that are wont to talk so loudly of what they mean to do. She knew Jack was most thoroughly in earnest regarding Trixie, and judged that he was at all events, striving to do what he hinted at, and believing also that he had a very fair chance of succeeding.

Indeed, Jack Phillimore was in a state of intense excitement at the present moment. He had no doubt whatever that the Pegrams were guilty of an elaborate fraud of some sort. He had no doubt, again, that they would be exposed in the long run ; but what was to him a source of the greatest anxiety, was whether they would be so exposed before the day fixed for the marriage. Mr. Hemmingby proved right in his conjecture ; lawyer Pegram and his invalid charge had changed their lodgings a good many times ; indeed, they seemed never to have stayed above a couple of nights in one place ; and the worst was, that they seemed to move from house to house in such stealthy fashion. Ringwood, and even Phillimore himself (for Mr. Hemmingby, having discovered no emissaries of the Pegrams on their footsteps, had allowed Jack to take part in the search), although never long losing the clue, yet at times had hard work to puzzle it out. It was this which made Jack so anxious. The days to the wedding were numbered, while the following the old lawyer through his rapid shifts of lodgings grew slower and more difficult with every change.

"It is pretty much as I expected," said Sam Hemmingby. "The more I see of it the more convinced I am that I started you on the right track. What do all these sudden shifts of lodgings mean ? Clearly that old lawyer Pegram did not wish that any one should know where he took his poor old clerk to for change of air. Now what could have been his object in all this ?"

"Well, I confess I cannot see," exclaimed Phillimore.

"It goes a good way to prove that I am right in supposing old Krabbe to have been Pegram's nominee. In that case, he would naturally be very much alarmed about the old man's life ; still, wherever he took him for change of air, there would be no necessity to make a mystery of it. But just suppose that Pegram had made up his mind that under no circumstances should Krabbe die."

"I don't understand you," exclaimed Jack. "How the deuce was he to prevent it?"

"Ah! we shall see when we come to that last lodging, that he did prevent it in some way, I fancy. I have a strong suspicion that poor old Krabbe died at that last lodging."

"But hang it, man! you appear to forget that I saw him, spoke to him, the time I was down at Rydland."

"That is what I say," replied the manager. "Old Pegram would not allow him to die. He can give nature a good many points in a hundred, you bet your bottom dollar; but nature made a little mistake, which he, lawyer Pegram, was there to rectify; and, as you saw yourself, there was old Krabbe, not much to brag about, certainly, but still to the fore."

"What! you mean to say that the old man I saw was an impostor?" exclaimed Jack Phillimore, for the first time really understanding what the manager's motive was in persistently tracking Mr. Krabbe and his search for health. "Why, this Pegram is a first-class scoundrel, and is perpetrating one of the most impudent frauds ever attempted."

"I think," replied the manager, laughing, "I would be more moderate in my language, if I were you, until you had worked the Krabbe problem thoroughly out. However, you know now what I am driving at, and it looks to me just now very much as if I was right."

Sanguine Jack Phillimore had no doubt about it whatever, and there now came to him the anxious question, Should they be able to prove it in time? Ringwood was down at Slackpool still patiently following up the track of lawyer Pegram this last spring; but he was for the present at fault, and the welcome telegram to announce the discovery of the trail had not as yet arrived, might not arrive, indeed—as Jack knew from his previous experience—for some days. Then it was hard to say how many more shifts of lodgings they would have to follow up; and so dubious did it seem to Jack Phillimore that

Bob Pegram could be duly exploded before the day fixed for the wedding, that he began seriously to consider what was to be done in such case. Surely his uncle would be reasonable when he heard his story, and postpone this marriage; but then, as Ringwood had pointed out to him already, up to this it was all conjecture, they could prove nothing; and to bring such an allegation against a man without being able to substantiate it in any way was unheard-of, and likely to lead to the invocation of the law on the part of the accused. It was in vain that Jack tried to flatter himself that old Pegram was the sort of man to collapse from being threatened with such a charge. Hemmingby had laughed at the idea.

The manager had said, point blank—

"I am not so certain about Robert Pegram; but the old man is as cunning as a fox, and will die as hard. You will never frighten him out of anything. He is quite capable of fighting the case when we have got it up; but surely if you speak to the Viscount, and tell him what you suspect, a few days before the wedding, he will put it off. You may, I think, count upon that. No man likes being done, more especially on a large scale; and Lord Lakington can easily insist that each party to the contract shall disclose and produce his nominee. It is true," concluded Hemmingby, meditatively, "that I should not be in the least surprised if the Viscount had the dust thrown in his eyes even then."

It was a singular thing about this somewhat ill-omened marriage, that while there were several people, including the two principals, who were very much averse to it, there were but two who were anxious to see it accomplished, viz., Lord Lakington and old Pegram. The former was getting excessively tired of all the social obligations that he had of late taken upon himself. He was fully convinced that they were absolutely necessary, that Beatrice must be kept in a whirl of gaiety which would not allow her to

think; but, nevertheless, it bored him terribly. It had to be done, and therefore it was of no use attempting to shirk it; but he should be very glad indeed when it was all over, and he had settled down into his sure and tranquil enjoyment of four thousand per annum. That old Pegram should be anxious to bring to a conclusion such an excellent bargain as he had made was, under any circumstances, only to be expected; that a man, whose lifetime had been dedicated to the accumulation of money, should be keenly alive to the acquirement of such a plum as the "Great Tontine" was only natural; while, if the conjectures of Ringwood and Phillimore were correct, the sooner this marriage was accomplished the sooner did the chance of any fraud on his part being discovered cease.

I have included the two principals amongst those who were adverse to the wedding. What Beatrice's feelings are we already know; but Mr. Bob Pegram's might have been supposed in favour of the match. They were, to some extent. He was keenly alive to the *éclat* of marrying the Honourable Beatrice Phillimore, daughter of Herbert Viscount Lakington; he was quite awake to the capital independent income he should at once be put in possession of, and, as we have before seen, he thirsted for the unrestrained theatrical delights which would be at his disposal; while as for resigning the desk in his father's office, nobody could have displayed less compunction. But there is a drop of bitterness in all our cups,—unalloyed happiness is not given to humanity,—and, despite all the charms of birth, beauty, and wealth accompanying it, Robert Pegram viewed his forthcoming marriage with no little dismay. He stood, no doubt, in considerable awe of his future wife and father-in-law; but it was not that. There was another lady in the case—a lady with strong claims, and who, if the slightest hint of this proposed marriage reached her ears, would be likely to speak her mind; and when Bob Pegram thought of that he literally

shuddered. It was not that the lady was either a shrew or a termagant, but she had a spirit of her own. She would be infamously treated; and then she knew—well, a great deal too much of Mr. Robert Pegram's past life to make him feel comfortable as to what revelations might fall from her lips in the first burst of her hot wrath.

Mr. Robert Pegram, in fact, had plighted his troth to this lady before his sire had broken to him his project for winding up the "Great Tontine" in their favour. It may be remembered that Bob had slightly demurred when the alliance of himself with the Honourable Beatrice Phillimore was first suggested to him; but he was made of much weaker stuff than his grim old progenitor, and stood in wholesome awe of directly opposing his will. That his father was most sincerely attached to him Bob Pegram knew well, but a more arbitrary, despotic old man never existed. He had spent his life struggling to amass a handsome fortune, with the sole view of making his son a gentleman. He intended that all his accumulations, whatever they might be, should go to Bob at his death; but during his lifetime he exacted implicit obedience. He was not one of those fathers who worried his son by continually interposing about trivial matters. Old Pegram rarely interfered with Bob's whims and wishes; but when he did, the son knew it was hopeless to struggle against the stronger will. The old man would wax almost pathetic in his appeal that Bob would be guided by the light of his counsel, but at the same time he always contrived to let it be seen that he would be perfectly relentless in the event of disobedience. It was only in the case of his having contemplated going upon the stage that his father had ever threatened him with disinheritance; but he had done it upon that occasion, and with a curtness that Bob Pegram felt carried a most unpleasant flavour of reality about it. He had not dared to refuse compliance with his father's schemes; still less had he dared to tell him why he de-

murred ; that would have been a confession of folly to his hard-headed, intriguing sire calculated to anger him to the highest pitch ; so that, upon the whole, Bob Pegram was not much more happy about his forthcoming marriage than was his bride-elect. Bob felt, indeed, that the ground was mined under his feet. Still, if he could but tide over the next three weeks in safety, his marriage with the Honourable Beatrice would be a thing accomplished, and whatever the other lady might say in her wrath would be of comparatively little moment.





CHAPTER XXIV.

BOB PEGRAM'S PERPLEXITIES.

PEGRAM and Son were considerably astonished upon the return of young Blinks with his information. The boy had tracked Jack Phillimore to his hotel, and contrived to get hold of his name from some of the under-servants, and the knowledge that Jack Phillimore in person had been playing the spy down in Rydland set them thinking, to say the least of it. Of course they knew perfectly well who Jack Phillimore was. Pegram senior had made it his business long ago to know everything connected with Lord Lakington's family that was to be got at, either through the medium of the "Peerage" or by diligent inquiry. But what could have been Jack Phillimore's object in seeking information about old Krabbe, and, further, in going to see him?

"There is only one possible solution to the question," argued the old lawyer. "Mr. Phillimore could have no object in doing this on his account; he must be simply acting as the agent of Lord Lakington. Now what on earth is his Lordship's motive? and what could have made him think of wanting to know all about Krabbe? Somebody must have got hold of the Viscount, and been whispering stories to our disparagement. I suspect that is about what it is."

But lawyer Pegram, as Hemmingby said, was not the man to be frightened out of his game lightly.

"We must be unrelaxing in our vigilance during the next three weeks," he remarked to his son, "and we must strenuously oppose any attempt to postpone the marriage. In the meantime, I will just slip over to Slackpool Super-mare. It is just possible that inquiring young people like Mr. Phillimore may take it into their head to follow old Krabbe all through that little tour of ours. I should be sorry, Bob, if they did not get every possible information; should not you? I will just make matters smooth for them," and the old gentleman chuckled slyly as he thought of an unsophisticated tracker like Phillimore seeking to follow a trail that he had been at some trouble to blind.

But although his father might face coming danger with unmoved front, yet Bob Pegram was not gifted with his sire's iron nerve. He was most seriously disconcerted at the idea of Lord Lakington making inquiries, and even hinted that it might be advisable to abandon this marriage altogether. I have said hinted, for that was quite as far as Bob Pegram dared to go, his father's lowering brow being too significant to permit of his being more outspoken. But a further shock was in store for luckless Bob. No sooner had his sire departed on his mission to Slackpool, than Mr. Hemmingby appeared in Rydland. Now, there was nothing in that; Mr. Hemmingby often did appear in Rydland. But then, what made him go out to see old Krabbe? Of course he had known the old man before his illness, and had often talked about going to see him; but what made him do it just now? Was he, too, an agent of Lord Lakington's? And then he remembered that the Viscount had been present at that dinner which Hemmingby had given him at the "Wycherley" on the strength of his approaching marriage. Bob was experiencing the uncomfortable feeling a reckless schemer has who becomes at last aware that he is being counter-mined

in every direction. If Hemmingby was really prompting and instigating Lord Lakington to inquire about old Krabbe, then, in Bob Pegram's eyes, the game was pretty well up, as far as he was concerned. Even his father, he remembered, had expressed great satisfaction when Hemmingby was out of the "Tontine," saying that there was, at all events, a dangerous antagonist disposed of; and Bob Pegram considered that Sam Hemmingby would be quite as dangerous an antagonist acting on behalf of somebody else as if he were working for himself. When you are playing with cogged dice it is awkward to have a veteran hazard player joining in the game; and the more he turned the manager's visit to Krabbe over in his mind, the more convinced Bob Pegram became that that was the position he stood in. It had been all so very easy up to this. There had been literally no difficulty in carrying on their mystification; but if Hemmingby had come down here with the firm conviction that old Krabbe was their "life," and with a determination to look into things, Bob Pegram felt convinced that the manager would get to the rights of the story sooner or later.

Bob Pegram, of course, went out to the cottage to hear all about Hemmingby's visit, and he found Mrs. Clark in no slight state of perturbation.

"It's what I have always dreaded, ever since you first told me that he had talked of coming out to see the old man. He took me so much aback that I declare to goodness I very nearly called him by his name straight out. I had no time to change my cap for one of a deeper border, to bring my hair more down, nor anything. I never dreamt of its being him, and opened the door as I might have done to any one. I did my best. After the first glance I kept my eyes well down, and no man ever got shorter answers to his questions; I gave him as little chance to hear my voice as might be. But mark, Robert; for all that, he knew me."

"Do you mean to say," exclaimed Bob Pegram, "that he recognized you?"

"He did, in a way. He could not quite put a name to me, but I know he felt certain that I was some one he had seen before."

"Good heavens!" exclaimed Bob Pegram, "what is to be done?"

"Ah! that is just what I want you to tell me. I thought you would be here, or I should have sent a note up to say that I wanted to see you. Mr. Hemmingby certainly did not recollect me precisely when he went away. He might call me to mind afterwards, though I don't think he would; but if he sees me once or twice more he is sure to recollect me. Now, you know what my orders have been, always to let anybody see Mr. Krabbe when Mr. Krabbe is ready to receive; but we can't help his being asleep or irritable, can we, poor dear?" and Mrs. Clark indulged in a low peal of rippling laughter.

"You have managed admirably, Kitty, so far; but this is awkward, deuced awkward;" and Bob Pegram buried his hands in his pockets and began to pace up and down the little parlour. "The governor is from home, too, to make matters worse. The advice of a long-headed file like him is worth anything in a fix."

"I say, Bob dear, do you think he has the slightest suspicion who I am?"

"No, Kitty; he takes you simply for what you represent yourself to be—takes you simply for what all Rydland does, as a nurse that I picked up in London to take care of old Mr. Krabbe."

"And, upon my word, if I had thought it was intended that that old gentleman was to live so long I'd have thought twice before I would have taken the situation."

"Come, come, Kitty; don't be cross. I know it is wearisome work for you, my dear; but remember, the thing is drawing to a finish now, and then comes your reward."

"Time it did, indeed," replied Kitty Clark a little sharply. "I am sure no woman ever worked so hard for a husband. Think of my feelings too; just think what it is for a woman to make a regular guy of herself for months; to make herself look about ten years older than she really is; and all to oblige your lordship; and ah! hardest times of all, Bob, to know whenever she sees the man she loves she is looking a regular fright."

"No, Kitty, my dear, that is just what you can't do; you are very clever, and the make-up is uncommonly good, no doubt. I quite admit that you have made the girl into the matron, but she is a very good-looking matron, all the same."

"I don't believe you'll know me when you see me as my proper self again," retorted Kitty coquettishly. "Oh, Bob, do wait here whilst I run into the next room and slip on my own clothes; you have not seen me as my real self for months."

"Oh, nonsense; don't be foolish. You know you promised to be most guarded about everything you said and did. Just suppose anybody should come."

"Well, they would simply have to knock at the door until I was ready to open it. I am a nurse, not a hall porter, and nurses are allowed to change their dress occasionally. I will do it; I insist upon it. It is high time you saw me as I really am. I won't be ten minutes," and Kitty Clark whisked out of the room in very unmatronly fashion.

"I thought she had left all her own things behind her," muttered Bob Pegram; "but I might have been certain that a woman's vanity would lead her to put just one dress at the bottom of the box. She would do it on the off-chance, I suppose, just as men throw a suit of dress-clothes into their portmanteau on the 'spec' that they might be asked out to dinner while on their travels. Now, if any blundering fool should happen to blurt out the news of my approaching marriage to her, there will be a row with a vengeance. She don't see many people, and I don't think

anybody in Rydland knows it ; but these things leak out in a most extraordinary manner. The governor would be simply like a raving lunatic when he found out who she was ; but she knows enough, and is 'cute enough, to rather bother the old man, I fancy. It strikes me I am likely to be married whichever way things go."

And here his reflections were interrupted by the reappearance of Kitty Clark, no longer a matron, but a tall, dashing young lady about six-and-twenty, with a very neat figure, a profusion of fair hair, and arrayed in very correct costume and high-heeled boots.

"There, Bob, that is more like it. Now do you feel ready to run away with me ? How I wish you were going to ! and that Mrs. Clark had made her final exit, and that Mrs. Robert Pegram and her husband, having been duly married, were ' off to the Con-ti-nong ' with papa Pegram's blessing ringing in their ears."

"Well, Kitty, you may set your mind at rest on one point, you look prettier than ever. I declare, my dear, I really must have one——"

"Meaning, that you wish to impress a chaste salute, as the novelists say," laughed the girl, yielding to her lover's embrace. "Oh, Bob ! it feels so awfully jolly to be one's self again. I am so tired and weary of masquerading as Mrs. Clark, lady nurse of the Nursing Institute, Gower Street. When, when is it all to end, dearest ? Of course I don't understand what it all means ; but at times I feel afraid that I am engaged in an imposition which might get you into a terrible scrape."

"Oh, nonsense, Kitty ; it is necessary to keep up this mystification for a short time longer, but no harm can come of it. And now, my dear, I must run away ; and as for you, you really must become Mrs. Clark again without more delay. Just fancy if Rydland caught sight of you as you are now."

"Good-bye, Bob," replied the girl, as she put up her lips for him to kiss ; "you needn't be afraid but what I will

very soon turn nurse again now. There is nobody left to look nice for, remember," she added, laughing, and then stood well behind the door as Bob Pegram passed out so that no passer-by might catch a glimpse of her.

Mr. Robert Pegram, as he made his way moodily back to Rydland, could not but feel that he was about to behave like a thorough blackguard to the *soi-disant* Mrs. Clark. Although he had never hinted at what bargain he had made with her to his father, yet the girl had been perfectly right when she talked of herself as engaged to him. She was an old London flame of Bob Pegram's, and he had undoubtedly promised to marry her as soon as there was no further necessity for her enacting the *rôle* she was at present playing; but then this had been before his father had proposed the match with Lord Lakington's daughter to him. It may well be wondered how Bob Pegram came to select a young lady like Kitty as nurse for an old querulous invalid, but it was absolutely necessary that the nurse should be somebody upon whom the Pegrams could place implicit reliance. The finding of this confidential person had been left entirely to Bob, and it occurred to him that his old flame, Kitty Clyde of the Grecian Theatre, would be the very woman for their purpose. He had gone so far with her in the days when he contemplated adopting the stage as a profession as to become formally betrothed; but when old Mr. Pegram issued his minatory mandate on the subject, Kitty, like a sensible young woman, saw that their marriage was hopeless, and they parted with bitter regrets on both sides, as well as a few tears on that of the lady. When Bob Pegram sought her out again, explained to the actress what he wanted her to do, begged her to help him in this thing as a matter of very great moment both to him and his father; and finally, when he made her understand that the result of the little mystification in which she was implored to assist would be to make him, Robert Pegram, a rich man and enable him to marry her

in a few months, Kitty at once gave her consent. He was not very clear in his explanation of why he wanted Kitty to play this rôle, but hinted vaguely that it was to prevent the old man altering his will; and moreover, Kitty was not very curious on that point. She thought that it would be "awfully jolly" to marry Bob Pegram and have lots of money, and was quite willing to do anything he asked her that led to that end. She had certainly never bargained that her servitude should be so long, and was getting extremely tired of the monotony of the existence to which she had condemned herself. Still, occasional interviews with Bob Pegram, such as this last, cheered her up and encouraged her to stick to her task; but even these were few and far between, and so afraid was Pegram of her detection, that he usually treated her as the nurse and resolutely abstained from playing the lover.

As for Bob Pegram, there was no doubt he would be very glad to keep his troth with Kitty if he could. When his father had told him to procure a suitable person from London to act as nurse for old Mr. Krabbe, one who, sufficiently paid for it, might be depended on not to talk, that dramatic taste which was inherent in Bob's nature at once suggested to him that Kitty Clyde was the very woman for the part. She could make up old enough with a little trouble; and then where could he find any one he could rely on like Kitty, more especially if he promised to marry her at the expiration of her services? It never entered his mind that his father would propose to compromise the "Tontine" after the manner he had, and he thought that when they had compounded with Lord Lakington for a division between them of the big lottery that all would be finished. He would have established a hold to some extent over his father by doing his bidding in this thing, and was foolish enough to fancy that he should by these means be able to induce him to consent to his marriage with Kitty Clyde. He really was fond of the

girl. She was just his idea of what a wife ought to be, with tastes much in accordance with his own. But when the old lawyer broke to him his scheme for compromising the "Great Tontine," Bob Pegram felt that it was all over; he gave up struggling with his destiny, and allowed himself to drift quietly where the Fates should will. He was not the sort of man to struggle much with destiny at any time, drifting, as a rule, pretty much where circumstances dictated; and when his father put his foot down in earnest, Bob Pegram never had the courage to resist his will. In the first instance, his vanity had been tickled. The idea of patronizing the play-houses with the Honourable Mrs. Pegram on his arm was very soothing to his *amour propre*; the surprise and congratulations of his friends that he had done so well for himself, and had, to use the expression of some of his more immediate intimates, "caught such a regular tip-topper for his wife," was also gratifying; but as he neared the goal, as the time drew near when the bells should ring out in jubilation of the alliance of the Phillimores and the Pegrams, and the termination of the "Great Tontine," Bob Pegram got most uncomfortably nervous, and every day something was occurring to make him still more so. Now it was the sailor, now it was Hemmingby wanting to see Mr. Krabbe; and Bob, walking into Rydland, repeated for the two hundredth time, "What the devil did Hemmingby want to see Mr. Krabbe for?" Bob Pegram, in fact, in these latter days, debated seriously with himself whether he should wait and play out his part of the little drama, or show a clean pair of heels to his father and all concerned.

Old Pegram returned the next day in high spirits.

"Ah! Bob, my boy," he exclaimed, "it is a wonderful thing what a little gold does, if you only apply it judiciously. If Mr. Phillimore and his friends ever get at our last lodgings they'll be pretty clever. The landlady and her sister were sensible women, and quite agreeable to know

nothing when I produced my arguments. While as for the servant, she is luckily a new one since we were there; so I think that is pretty fairly settled. I don't suppose that blundering young fellow that was down here ever would have made anything out of it, even if he ever had the 'gumption' to try; but though I don't throw my money about, it was just as well to spend a little there to make sure."

"I tell you what, father, something much more serious has taken place while you were away. Hemmingby has been down to see old Krabbe."

"Ahem! that is curious. He did not see him, I suppose."

"No," replied Bob, with a grin. "He was asleep, and could not be disturbed; but what is to be done if he comes down here again wanting to see him? I suppose we must let him do so."

"No, Bob," replied the old lawyer, quickly; "I don't think that would do. Sam Hemmingby must be content to wait till after your marriage before he sees his old friend Mr. Krabbe. You may be clever, Bob, but you are no match for Hemmingby. I can't think myself it was anything more than a mere freak his wanting to see the old man. He always did ask after him, you know, and has talked half-a-dozen times of going to see him. What earthly motive could Hemmingby have for interfering in any way? why, he was out of the 'Tontine' five months ago or more. Pooh! a mere whim, you may depend upon it. I don't suppose he will even think of asking to see him again."

"He knows Lord Lakington, remember."

"Of course he does," replied the old lawyer; "didn't he come here to try and compromise the 'Tontine' on his Lordship's part in the first instance? It is hardly likely he would have done that if he had any evil suspicions about us."

"But you must recollect this Phillimore, this sailor; he is a relation of Lord Lakington's."

"Quite so; he is nephew and heir. I looked him out in the 'Peerage' long ago; that is, I presume the young man

who was here is the John Phillimore therein mentioned. But what of that? you never heard Hemmingby say anything about him. I doubt if Hemmingby even knows him."

"Well," rejoined Bob, doggedly, "of course, we must do as you say; but I don't like Hemmingby's visit, and it is my opinion it would be less dangerous for him to see old Krabbe than not."

"Stuff and nonsense! I will have nothing of the kind. I don't at all suppose that he will call again; but if he does, the old man must be asleep or unwell, or something or other."

Bob Pegram did not dare tell his father what was really the most alarming sign in Hemmingby's visit, viz., his seeming recognition of Kitty Clyde. To do that would have been to confess who Kitty Clyde really was, and to admit that the manager's memory of her might at length go back to the times in which she played non-speaking parts in the Vivacity Theatre. So that, after all, his father's return brought but small comfort to the embarrassed Bob, who, as if the web of his father's scheme was not complicated enough, had thought fit to graft on to it another of his own.





CHAPTER XXV.

MEETING OF BEATRICE AND MARY.

TWO or three days after Miss Caterham's funeral Mr. Carbuckle went down to Kew to see Mary Chichester. She welcomed him warmly. The sight of such an old friend as himself was a relief to her; for the girl had just begun to realize how alone in the world she stood.

"It is kind of you, Mr. Carbuckle," she said, as she shook hands, "to steal an hour or two to come and see me, knowing, as I do, that all the bustle of your work has begun again."

"It is only natural I should," replied the barrister; "I have known you, I am ashamed to say how long, and your poor aunt was, as you know, a much-valued friend of mine. But I must also tell you that Miss Caterham left a letter behind her, appointing me, in some sense, your guardian. I don't mean legally, of course; being of age, you are, in the eye of the law, mistress of your own actions. But my poor friend knew very well that a girl left so alone in the world as you are might probably want a male adviser of some sort. She has asked me to accept this trust; and if you are willing to put faith in an old fellow—well, not exactly an old fellow, although old enough to be your father—I shall very willingly accept the position."

"It is very good of you," replied Mary. "I need your advice, even now. I do not think I could bear to go on living here all alone, even if I could afford to do so."

"That latter is a question," replied Mr. Carbuckle, "of

which you can form a better opinion than me; but I presume your aunt's solicitor has told you exactly how you are situated. You are not a rich woman, but you have enough to live quietly upon. There are six thousand pounds in the three per cents. which belong to you, besides all the personalty, meaning furniture, &c., which will amount to some hundreds more: so you may reckon your income as a trifle over two hundred a-year. This cottage, pretty as it is, is probably more than you want."

These six thousand pounds represented the two thousand which Mary had inherited from her father, and the savings of Miss Caterham, which consisted principally of the interest accruing from the "Great Tontine"; and that Terence Finnigan, if alive, should not have been forthcoming during the last two years had been a subject of great regret to Miss Caterham, her share of the interest during that time amounting to something considerable.

"Yes, the cottage is more than I want," replied Mary; "and will cost, besides, more than I consider prudent, even if I wished to live on here; but I do not. What I should like would be a home in some nice family; I, of course, paying whatever they deemed right for my board. Can you help me in this, Mr. Carbuckle?"

"I don't know," rejoined the barrister; "but I must try. It is rather a queer notion this of yours, Mary. I may be all wrong, but I have an idea that families who receive young ladies upon those sort of terms are not very desirable people to make acquaintance with; however, all that I think in this case goes for nothing, as it is theory, not fact—not evidence, in short. I must make inquiries in all directions. If we could only hit off the right sort of people it would be an infinitely preferable and more healthy life for you than living in solitude. For the present, of course, you will stay on here; but the sooner you move the better."

"I am going next week to spend a short time with the Lomaxs, who live about a mile from here. He was poor aunt's medical man, and I have known them for years."

“Ah ! that’s right ; a change, no doubt, will do you good. And now, Mary, I must say good-bye. You may rely upon my making inquiries in all directions for what you want ; and I dare say we shall manage to hit it off before long.”

Mr. Carbuckle certainly lost no time, not in making the inquiries himself—he was too busy for that—but in setting other people to make them. A few days, however, convinced him that what Mary Chichester wished was by no means easy to discover. That if he put an advertisement in the papers, he should find plenty of families ready to receive the young lady with open arms, he had no doubt ; the said families being excessively anxious, at the same time, to know what the exact stipend was the young lady was prepared to pay for her board and lodging. But such a home as Mary Chichester wanted was only to be obtained by continual inquiry amongst friends and acquaintances. Whilst still perplexed with this problem, Mr. Carbuckle one afternoon received a visit from Ronald Ringwood.

“Delighted to see you, Ringwood,” exclaimed the senior, as he greeted the young man. “Do you bring me any intelligence of Terence Finnigan, or any other news connected with the “Great Tontine” ? You have been digging and delving lately after the Pegram nominee, have you not ? Acting under the impression that their nominee was a corpse, you have been hunting for his grave with the amiable purpose of disinterring him, though how on earth you found out who their nominee was is, I must say, beyond my comprehension.”

“Well, I dare say you will call that the weak point in our case. Our knowledge of Pegram’s nominee is pure guess-work ; but I feel pretty sure that we are on the right track, and have got the thread of a very pretty skein of fraud and deception if we can ever unravel the tangle. But the Pegrams are clever people, and, I am beginning to think, a little too much for amateur detectives ; not, for the matter of that, the professionals seem to do any better

with regard to Finnigan. The latest thing I have done in his case has been to offer a reward in some of the local journals near where he was last traced to—such as the ‘Hampshire Telegraph,’ the ‘Guildford Journal’—for any one who will give information which will lead to the discovery of Terence Finnigan; then follows a description of him, and of course an intimation as to where any one having knowledge of him after the 20th of July, 1878, is to apply.”

“That is a very good notion of yours,” rejoined Carbuckle. “I wonder it never struck any of us before. You have advertised in all the daily journals; but the sort of people with whom a man like Finnigan would naturally consort seldom trouble their heads with the London papers but spell over the local ‘weekly’ on Sundays. Finnigan has been missing so long now that I don’t much think we are ever very likely to hear of him again. Still, I must say I think you are trying a very ‘likely fly’ in advertising that reward in ‘the locals.’ You have hardly, I suppose, seen Miss Chichester since the funeral?”

“No,” rejoined Ringwood drily.

There was that in his manner which struck Mr. Carbuckle. Aware, as he was, of the sentiments that Ringwood entertained for Mary, it suddenly occurred to him that something had gone wrong between the two. Was it, he wondered, that Ronald had hinted at his aspirations too soon, and found that they met with a chilling reception. The old maxim of “take her with the tear in her e’e, man,” may be all very well for widows, but it does not apply to maidens sorrowing for the loss of near relatives. He felt sorry for this if it was so; for looking upon Mary now as in some measure his ward, he thought that Ronald Ringwood was a young fellow calculated to make the girl a good husband, to say nothing of being a fair match for her in other respects. As for her chance of coming into the “Great Tontine,” that Mr Carbuckle considered as not worth consideration. He felt little doubt but what that aged and

dissipated old Irishman, upon whom her hopes depended, was no more. However, it was without any allusion to the thought that flashed through his mind he continued,

“ Mary was speaking to me the other day as to where she was to live in future : the cottage, she says, is more than she requires or can afford, and she rather dreads the idea of living in lodgings by herself. It must come rather hard upon a young woman. We know what life in chambers means, and then we have business to distract us, to say nothing of our clubs. What Mary wants is to find some family with whom she can make a home—paying, of course, something reasonable for her board, &c.”

Ringwood sat silent a few minutes and then said slowly—

“ I don't know whether it would do, but you might, at all events, mention to Miss Chichester that if this marriage between Robert Pegram and Miss Phillimore really does come off, Mrs. Lyme Wregis will want a young lady companion to take her granddaughter's place. Now, I quite understand that when Miss Chichester talks of seeking a home she does not at all entertain the idea of going out as a companion ; but, remember, these are people we know something about, and what she wants is by no means easy to come across. As for Lord Lakington, you know all about him ; while Mrs. Lyme Wregis—I am assured by Jack Phillimore, from whom, by the way, I derive all this information—is a most charming old lady, and though very advanced in years, enjoying a complete immunity from the infirmities common to her time of life. What I mean is, that Miss Chichester will not be called upon to act as nurse to a rickety old woman, but simply be a companion to a bright, pleasant old lady. I think it might be worth mentioning to her, and introduced by you, there could never be any doubt about her station.”

“ Ahem ! I don't know ; I don't think that is altogether the sort of thing that Mary means. I should fancy she looks forward to finding girls of her own age wherever she may make her home.”

"She will hardly want," rejoined Ringwood, "to go out much for the next few months; and though Mrs. Lyme Wregis, no doubt, leads a quiet life, you must recollect Miss Caterham's was also of that description. What strikes me as its peculiar advantages are, that she could go there at once, as I understand Miss Phillimore is very anxious not only to see her successor, but to put her into the ways of the house. It is surely, at all events, worth submitting to Miss Chichester."

"Quite so," exclaimed Mr. Carbuckle, laughing; "and as I feel that nobody can place its advantages before her like yourself, I propose that you at once run down and see her on the subject."

"No; that I must leave to you; I am too busy at present with the 'Great Tontine' to spare the time."

Mr. Carbuckle could not help looking a little surprised. Ronald Ringwood had never hitherto seemed to find any difficulty in sparing two or three hours to run down to Kew.

"I am afraid my conjecture is right," thought Mr. Carbuckle, "and that Mary has been foolish enough to let him see that his advances are unacceptable. Whether he has pressed his suit at the wrong time or not I don't know, but in this case it is the principals only that can set things right, and the interference of the bystander more apt to mar than make a match."

"Very well, then," he replied quietly, "I shall myself mention the opportunity to Miss Chichester." "The idea," he muttered to himself, "of a barrister of his standing pretending he had not time for anything."

The idea of finding somebody to take her place had for the last three or four weeks taken a strong hold on Beatrice's mind. The girl knew that her approaching marriage was, to say the least of it, most distasteful to her grandmother. She felt also that the poor lady would miss her sorely, though she was happily independent of that constant attention sometimes so necessary at her age. Still, Beatrice had been a constant companion to

her since quite a child. That anybody could exactly fill her place she did not believe; but that her grandmother must have somebody with whom to exchange ideas, and who could occasionally read to her, was, Beatrice considered, imperative. Absolutely necessary, also, she held, was it that this somebody should be a lady, tolerably good-looking, and—to sum up all in that comprehensive woman's word—"nice." Beatrice was getting very anxious to discover this somebody as the wedding drew near. She was desirous that her grandmother should miss her as little as possible, and the girl's heart smote her when she thought how much she had avoided the old lady of late; but this coming marriage threw such a restraint over their intercourse that Beatrice could not bear it. She was sad enough about it herself, but the last drop of bitterness in her cup was that she was debarred from telling her grandmother and cousin the reason that made her consent to it. Her promise to her father forbade justifying herself in their eyes; and even if that promise had not been given, Beatrice felt that to confess her sacrifice would be to exhibit that beloved father in a very pitiful light to those nearest akin to him. There was, perhaps, no greater element in her misery—and Beatrice owned at times to herself that she was very miserable—than the thought that her noble progenitor was so very different from what she in her girlish adoration had pictured him. A few weeks back, and how indignantly she would have repudiated the notion that he could stoop to do this thing. The idea that her darling and indulgent father would sacrifice his daughter's happiness to ensure his own ease and comfort she would have rejected with scorn; and Beatrice heartily regretted that she had not been allowed to remain in that belief, instead of being so rudely enlightened as to the real selfishness and heartlessness of his nature. The Viscount's specious arguments had never for a moment deceived her. That shrewd, worldly,

but fallacious reasoning, by which he had endeavoured to show that it was her interest and not his own that he was studying in assenting to this match, had never for one instant thrown dust in her eyes. She was far too quick-witted for that, and pondered bitterly at times as to whether she had been thus deceived in her estimate of others dear to her. Her cousin ; had she not striven to part friends with him, and had he not rejected her overtures with insult ? and then poor Beatrice burst into tears as she remembered that Jack had good cause for his wrath, if man is ever allowed to feel indignation at woman's falsity.

Beatrice communicated her feelings on the subject of a companion for her grandmother in the first place to her father, and the Viscount most thoroughly concurred, if only they could find a suitable person. The girl next sounded Mrs. Lyme Wregis herself on the subject ; and that lady, having taken the opportunity of once more recording her aversion to the marriage, observing "that she still hoped and believed it would never take place," agreed with Beatrice that, if a young lady could be found who would consent to "make herself agreeable to an old woman for a few hours in the course of the day, it would be pleasant."

This was not exactly the sort of speech calculated to carry comfort to a betrothed maiden ; but, improbable as the prediction seemed, Beatrice's heart gave a bound of satisfaction at the thought of "grandmamma's being right after all."

That Mrs. Lyme Wregis should mention this contemplated arrangement to Jack Phillimore in one of his visits was but natural. The old lady, indeed, vaguely asked him if he knew of any young person likely to suit ; and Jack, in his numerous confidential talks with Ronald Ringwood concerning the "Great Tontine" in general, and the exploding of the Pegrams in particular, told it to Ringwood, as, for the matter of that, indeed, he did most things concerning himself and his love affair at this time. The latter, in his turn, had mentioned the thing to Mr. Carbuckle, simply as the only thing of the kind he happened

to know of, and also having a thorough understanding of the difficulty there would in all probability be in coming across such a home as Mary wanted; but advocate its advantages in person that he would not do. It was only after much deliberation that he had resolved to see Miss Chichester no more until after the decision of the "Great Tontine," and he determined to adhere to that resolve. He did not want to explain all this to Mr. Carbuckle, and that gentleman having, as we know, his own opinion on the subject, pressed him no further; but, as soon as Ringwood had taken his departure, he wrote to Lord Lakington, saying that, in consequence of his daughter's marriage, he understood Mrs. Lyme Wregis was in want of a companion; that he ventured to write on behalf of a young lady who was a kind of ward of his own, and whose birth and breeding he would guarantee as perfectly unexceptionable.

"I can only further add, my dear Viscount," he continued, "that, having known her from a child, I can vouch for her being a good-humoured, unaffected, agreeable girl, and a very nice-looking one to boot. Recollect, it is a case in which salary is no object. My ward, owing to the recent death of her great-aunt, who brought her up, is in want of a home, and, from all I have heard of your respected step-mother, I have come to the conclusion they would suit one another. At all events, I think it is worth a trial on both sides. My information reached me in a rather round-about way, and I am told Mrs. Lyme Wregis emphatically requires that her companion should be a lady. Mary Chichester is just as peremptory in her requirements on that point. She is very anxious that her future home should be with genuine gentlefolks, and not with *oroide* imitation. Though we have lost sight of each other of late years, our old friendship must be my excuse for addressing you on this point. If you have made no other arrangement, give this, at all events, a trial. What you want is, I fancy, as difficult to find as that which I am in search of; and, from experience, I can depose that *my want*

is not easy to satisfy. Believe, my dear Lakington, yours sincerely, HENRY CARBUCKLE."

And so it came about that, a few days later, Mr. Car buckle and his ward arrived, late in the afternoon, in the Victoria Road. Lord Lakington was at home to do the honours, and Mary was duly presented to Mrs. Lyme Wregis and Beatrice. The two ladies were most favourably impressed with the tall, graceful, ladylike girl, who promised to more than satisfy even the somewhat fastidious requirements of the younger. Trixie, indeed, was greatly struck with the stranger, and showed much anxiety to smooth over all preliminaries, and to persuade Miss Chichester to take up her abode with them without delay.

"There is a very comfortable room all ready for you," she urged, "and I am so anxious to see grandmamma and yourself the friends I feel sure you will be before my—my—before I go, I mean."

Mr. Carbuckle, not heeding the signs of the times, ventured to congratulate Miss Beatrice on her approaching marriage; but Mary, upon whom the girl's hesitating speech had not been lost, did not fail to mark the slight angry flush that flashed across Beatrice's face, and the somewhat haughty manner in which she bowed her acknowledgments. The visit was a highly successful one. If the Victoria Road ladies were delighted with Mary, she, on her part, was much pleased with them, and at their earnest entreaty agreed to take up her abode with them in three days from that time.

"I think it will do very nicely," said Miss Chichester, as they strolled up the road towards the South Kensington station; "you have found what I want very quickly. Mrs. Lyme Wregis appears to be a delightful old lady, and what a handsome girl Miss Phillimore is! By-the-bye, my guardian, did you notice how those splendid eyes of hers flashed when you congratulated her on her marriage? How comes it that she is going to marry this Mr. Pegram? If I mistake not, there is very little love or esteem about it."

"Well," replied Mr. Carbuckle, "I don't think it is altogether a love-match; it is what the papers call a marriage that 'has been arranged.' You must remember that though she is the Honourable Beatrice Phillimore, yet she is a dowerless maiden,—I told you her noble father's history the other day, you know,—while Pegram represents wealth. I have an idea that you will know how that marriage came about before very long."

"What *do* you mean?" inquired Mary, with some astonishment.

"Oh, nothing," replied Mr. Carbuckle, hastily; "nothing more than I think that you and Miss Beatrice will become great friends in the few days that you will be together."

"Yes," replied Mary, slowly; "I think I shall like her. I feel so sorry for her for one thing: I am sure her heart is not in this marriage, and, though I really have no right to say so, I declare she gave me the idea of looking forward to it almost with aversion. However, poor girl, I do not suppose I shall see much of her after she is married; but it was very clever of you to find what promises to be such a nice home for me so quickly."

"I cannot lay claim to much credit about it," replied Mr. Carbuckle; "I heard of it from Ronald Ringwood."

"Mr. Ringwood!" exclaimed the young lady; "he has never been near me since the day after poor aunt's death, when he came down on your behalf. I do think, as a matter of common civility, he might have made the ordinary inquiries."

Mr. Carbuckle made no reply, but began to have his doubts as to whether that theory of his concerning Ringwood's premature avowal of affection was correct. The girl would hardly have expressed astonishment, he thought, at Ringwood's not coming to see her had that been the case. Mary, too, lapsed into silence, and no further conversation took place between them before the railway station was reached, whence Mary Chichester duly departed for the cottage at Kew.



CHAPTER XXVI.

JACK TACKLES THE LAWYER.

THE day fixed for the wedding draws very near, and it would be hard to say whether the Honourable Beatrice Phillimore or Robert Pegram regards it with most uneasiness. The more Beatrice thinks over this marriage, the more is she convinced that it is throwing away her life's happiness. She never half knew how dearly she loved her cousin till now, nor was she thoroughly alive to the wide difference between herself and her betrothed. They have not a sentiment in common. Their very habits of life are different, and she feels, without seeing them, that his friends could never be hers. As for Robert Pegram, he looks upon himself as a man sitting upon a mine, and that an explosion must come on his wedding-day, if it does not take place before. There is no avoiding it, and he thinks it will probably work him less harm under the former circumstances. Once safely married, he thinks that, backed by his father, Kitty Clyde's wrath upon hearing of his treachery will be easier to face than any other phase of what he terms the "regular row" that is impending. But, besides the principals, there is another who contemplates the near approach of the ceremony with feelings of helpless indignation.

Jack Phillimore, sitting smoking in Ringwood's rooms, is as general in his condemnation of things as the curse of St. Athanasius.

"What *are* we to do, Ronald?" he exclaimed, as he puffed

savagely at a short clay pipe between his teeth. "You say you have completely lost all trace of old Pegram and old Krabbe."

"Yes," replied Ringwood, moodily; "I am dead beat at present. You see Slackpool Super-mare is a long, straggling place, ever extending along the water's edge, just as Brighton does. I have traced him from the principal Inn at which he first put up to three successive lodgings, each time with greater difficulty. I have very little doubt that in a few days the researches of my agents down there will be successful; indeed, we thought they had been on Saturday, and that we had discovered where next they had moved to; but the two sisters who kept the house denied all knowledge of any lodgers answering to our description: so I suppose we must take it for granted we were mistaken; but it is a mere matter of time——"

"But confound it, man," interrupted Jack Phillimore, "that is exactly what we have not to spare. You forget this is Monday night, and that this accursed marriage is to take place next week. If that brute Pegram is not bowled out before then it will inevitably take place. My uncle is so infatuated with the idea of making a certainty of the 'Great Tontine,' that nothing but a thorough exposure of the 'Pegram' fraud would induce him to back out of it; and once demonstrate to Beatrice that her quill-driving bridegroom will be in no position to write the big cheques she imagines, and I fancy she would follow suit. For faithless and fickle as she has been, I won't do her the injustice to suppose that she is marrying Robert Pegram for himself."

"It is very doubtful whether we unravel the mystery of old Krabbe in time," replied Ringwood, slowly. "I tell you what; you must go straight to Lord Lakington, tell him what we suspect, and point out that it would be advisable to postpone the marriage for a month, or till such time as the thing is cleared up. He might even go so far as to tell

Pegram, senior, what he had heard ; and while professing no belief in the rumour, say that it would be as well that each should disclose to the other the name of his nominee, and afford facility for visiting them."

"You don't know my uncle, Ronald," rejoined Jack ; "he would not listen to me. He sees a big pile of money coming into the family through this marriage, and would be loath to believe it was not so. No ; he would pooh-pooh me, politely hint that I was an interested witness against the Pegrams, and demand proofs. And then, what can I say ?—nothing, but that Pegram and his invalid clerk changed their lodgings surprisingly often."

"To which, of course, he might rejoin," said Ringwood, laughing, "rapacious landladies—bad cooking—vile tenants or bugs. I will own, Jack, I would infinitely prefer to thoroughly expose the Pegrams. I am pretty well convinced, in my own mind, that the old man they took away from Rydland is not the old man they brought back, the old man you saw ; but we certainly cannot prove this as yet."

There was a pause of some minutes, and each was apparently employed in devising some means by which the wedding might be postponed.

Suddenly Phillimore exclaimed, "I have it ! I'll go down to Rydland to-morrow, see old Pegram, and frighten him by disclosing how much we know ; defy him to go on with this marriage under pain of exposure."

Ringwood shook his head as he said, "It is of no use, Jack. From all I have heard of him, you will not frighten old Pegram ; and forgive my saying so, but I think you, or, for the matter of that, myself, would be a child in the hands of that crafty solicitor. It is madness, sheer madness, to think of that."

"And what if it is madness ?" replied the other hotly. "I am prepared to perpetrate much greater madness sooner than this ceremony should take place ; ah ! even to breaking every bone in Robert Pegram's skin, and leaving him in

such case that he would, at all events, not walk to the altar."

"Do be reasonable, Jack; I assure you no good can come of this visit to Rydland. At all events, try my plan, and see Lord Lakington first. Remember, we cannot resort to violent measures. Your threatening Pegram, depend upon it, will result in failure."

"I differ from you *in toto*," replied Phillimore, rising; "and you must remember that my stake in this matter is a far heavier one than yours. The case is getting desperate, and you must forgive me if I play my game in my own way. Good night; I am off to Rydland to-morrow morning."

"Ah! he will do no good," muttered Ringwood, as the door closed behind his guest. "From what Hemmingby tells me, and he knows him well, Pegram is just about the last man with whom to play the game of brag; but then, poor fellow, the fate of the girl he loves is hanging in the balance. I wonder if Mary was placed in like circumstances how I should bear it. I am afraid, like Jack, I should yearn to commit a murderous assault."

That Jack Phillimore should be on his way to Rydland by an early train the next morning was not much to be wondered at. Between his passion for his cousin, and his firm belief that she was about to sacrifice herself to an impostor whom she despised, Jack was wound up to a pitch of nervous excitement which made it a relief to do anything. What he was to say, or how he was to open his case to the lawyer when he saw him, he had in no wise determined. Fierce denunciation of the Pegrams, father and son, was the only thing that seemed to clearly point itself out to him, and that he could deliver that with considerable energy and figurative embellishment he entertained no doubt. But even fiery, impetuous Jack Phillimore was constrained to admit that bluster was hardly the way to attain his end. Over and over again did he preach to himself that it behoved him, at all events, to be cool, solac-

ing himself with the reflection that he might at the same time be cutting. Even as he walked up the street towards Pegram and Son's office, he muttered to himself, "Be cool, Jack, my boy, be cool; cutting if you like, but be cool."

He gave his card as he entered the office, and was speedily ushered into the presence of Mr. Pegram. The old man was in the office alone, and bowing courteously to Jack, begged he would take a chair.

"Some relation, I presume, of Lord Lakington's, Mr. Phillimore; and, under the present circumstances, I am only too delighted to see you. I trust you will dine with us to-night; and I need hardly add, that there is a bed at your service."

Jack Phillimore was taken most thoroughly aback. He had fully expected to be received as an enemy endeavouring to pry into the secrets of Pegram and Son; instead of which, he was welcomed as one of the family, Mr. Pegram evidently assuming that he not only knew all about the forthcoming marriage, but also concurred in it. How mistaken Hemmingby was! It was quite clear that the old lawyer had no idea that he had ever seen him before.

"Yes, I am a nephew of Lord Lakington's; I am afraid when you hear what I have to say that you will not feel disposed to be so friendly towards me. Has it never occurred to you, Mr. Pegram, that the proposed marriage between your son and my cousin is hardly suitable?"

"May I ask," replied the old lawyer, drily, "if you are speaking on behalf of his lordship?"

"Not exactly," answered Jack; "I am speaking as one of the family. As next heir to the title, I should imagine I have some right to express an opinion on the subject."

Mr. Pegram contented himself with a quiet bow of acquiescence.

"And I tell you," continued Jack, in some danger of forgetting the coolness he had so laid down for himself, and not remembering the cutting, "that no man of the

world could have two opinions about it. I am not for one moment impugning the respectability of your family, Mr. Pegram, but you must be aware that you are not exactly of the class with whom the Phillimores are wont to marry."

The old lawyer twiddled a pen slowly between his fingers as he replied, in measured tones,

"Lord Lakington and Miss Beatrice appear to differ with you upon this point."

"Don't mention my cousin's name," exclaimed Jack, sharply; "some undue influence has been brought to bear upon her, or else, I feel assured, she would never have given her assent to such a union."

"Harsh language," replied the lawyer; "but you will allow me to point out that it is quite impossible that any unfair influence can have been used either by me or my son."

"But I say it has, sir," rejoined Jack, hotly. "I know the whole story of the 'Great Tontine,' and how you have taken advantage of your share in it to make this infamous arrangement with my uncle. Beatrice is being sacrificed blindly that you may share this big lottery between you."

"I must trouble you to listen to me, Mr. Phillimore, quietly, if you please. I must premise, in the first place, that I am not in the least called upon to justify myself in your eyes; but I prefer to do so. That finding myself and your uncle the two last virtual shareholders in the 'Tontine,' the idea of a 'divide' should come into my head was only natural. Upon finding he had an only daughter, as I had an only son, that I should think of marriage between the two, with a view to the whole thing falling at last into the hands of our mutual descendants, was also not peculiar. Such arrangements are made every day, and young men and young women married simply because their estates are adjoining. I wish to be perfectly candid with you, so don't hesitate to say that the respective shares in the 'Tontine' of Lord Lakington and myself are settled on the engaged couple. His Lordship and Miss Beatrice, myself and my son,

are surely the principals concerned in this affair, and we being all of one mind on the subject, you must forgive my discussing it no further with yourself, Mr. Phillimore."

To anybody who knew him Jack Phillimore would have been a study of considerable interest during the old lawyer's speech. He fidgeted on his chair; his lips twitched, and it would have been palpable to an observer that he was mastering his temper with considerable difficulty. Every word Mr. Pegram uttered added fuel to the fire of his indignation. His explanation was so disgustingly reasonable and unanswerable, and his final declaration, that he would discuss the matter no further, completely overbalanced the sailor's judgment. It was in angry tones that he replied—

"And I tell you, sir, that your specious explanation is all a sham; that you have thrown dust in the eyes of my uncle and cousin, and bamboozled the Directors of this lottery, Heaven knows how; and I further tell you, that you have no more a share in the 'Great Tontine' than I have; that your nominee is all a fraud, and that if you do not at once abandon all idea of this marriage, I shall expose you to my uncle, the managers of the concern, and the world generally."

"Harsh words, as I observed before," rejoined Pegram; "I should not be over-stating it if I said violent language now. You will allow me to remark, in the first place, that you cannot possibly even know who my nominee is."

"There you are wrong; it is your old clerk, Mr. Krabbe."

"I decline to admit for one moment that you are right," rejoined Pegram; "but admitting that Mr. Krabbe is my nominee, may I ask you to point out where the fraud exists. Mr. Krabbe, though very infirm, and not altogether in possession of his faculties, is alive to be seen at any time; as, if he can carry his memory back a little, Mr. Phillimore can testify; you did him the honour of paying him a visit some three weeks ago."

"I don't believe that old mummy I saw was Mr. Krabbe a bit," returned Jack, furiously.

“And I don’t believe, for one moment, that you are Lieutenant Phillimore of the Royal Navy,” rejoined the old lawyer coolly; “and am at this instant debating whether I shall send for a constable and give you in charge as a suspicious character.”

“By Heavens!” cried Jack, starting to his feet, “you had better mind what you say, old gentleman, or you may chance to make me forget that your hair is white.”

“Not so fast, young man,” said the lawyer, also rising. “Look here, Fluter Phillimore, or whatever your name is,—though neither of those, I dare be sworn,—the other day you were wandering about Rydland in the garb of a common sailor; now you come down dressed as a gentleman, and pretend to be a nephew of Lord Lakington’s, having doubtless picked up in your former visit that I am about to be connected with that family; you come here and accuse me of knavery and dishonesty upon no earthly grounds, and with what object it is difficult to conceive. Lawyers at all events, do not pay hush-money to mere blustering accusation. Now, mark me, my man, if you are to be found in Rydland to-morrow morning I’ll give you in charge, as sure as you stand there; and you won’t find it quite so easy to find bail down here, I am thinking.”

“Very well,” replied Jack, in a voice which shook with passion. “It is war, then, without quarter, between us; you may rest assured, you damned, insolent old pettifogger, that neither shall this marriage ever take place, nor another shilling of the ‘Tontine’ finds its way into your avaricious old fingers.” With which strong and personal, but hardly cool and cutting, climax, Phillimore took his departure.

He felt very sick at heart on his return to London, and far too dejected at his failure to go and confess it to Ringwood next day. It was a pity he had not done so, for he would have found a note there from his friend calculated, at all events, to console him for his defeat, and that defeat

it was Jack made no disguise to himself. It was all very well to swagger to old Pegram; but Jack knew that unless he could inoculate his uncle with his own and Ringwood's suspicions, he had no chance of breaking off this marriage. He was by no means sanguine about it, but thought it should, at all events, be tried, and the sooner the better; desirable, he thought, that interview should be got over before he again saw Ringwood. It would simplify his meeting with his friend, on the one hand, if he had to tell him that his scheme had proved equally futile as his own; on the other, should it by good luck be crowned with success, he felt that he should not in the least mind admitting his own failure. He knew his uncle's habits pretty well, and called therefore in the Victoria Road a few minutes after twelve the morning after his return from Rydland.

He caught the Viscount, as he expected, over his paper and "after breakfast" cigar; and losing no time, plunged at once into his indictment against the Pegrams. But, bad as he had looked upon his chance previously, it had been made much worse that morning; for no sooner had Jack quitted Pegram and Son's office at Rydland, than the old lawyer sat down and wrote a most plausible account of the interview to Lord Lakington, which he took very good care should be "mailed" by that night's post. Fresh from the perusal of this epistle, the Viscount was not only prepared for his nephew's visit and the object of it, but had been unwittingly supplied, thanks to Mr. Pegram's foresight, with such rejoinders to his nephew's expostulations as would be difficult for Jack to confute.

"How do you do, Jack?" exclaimed the Viscount, extending his hand in his usual languid fashion towards his nephew. "We see so little of you here that I really thought you had gone back to the Cass—Call—but I mean Malta; but I am very glad it is not so, and hope that, on consideration, you concur with me as to your

marriage with Beatrice being an impossibility, and will do us the honour of being present at the ceremony; you ought, you know, as next Viscount; proper thing to do."

"The very subject I have come to talk to you about," replied Jack. "Now, to begin with, we will put myself and my hopes altogether on one side."

"Quite right, quite right; I am very pleased to see you take the sensible and reasonable view of the case."

"I sincerely trust you will be of the same mind when you have heard me out. I have come here this morning, uncle, to implore you to postpone this wedding. I cannot as yet prove it, but I am quite convinced that these Pegrams are thorough impostors, as far as their share in the 'Great Tontine' goes. Old Mr. Pegram, no doubt, *was* in it, and his nominee was a clerk of his own, named Krabbe; but the real Krabbe died a little over a year ago, and they have substituted for him an old and infirm person, who, I presume, bears a considerable likeness to the dead man. You look surprised, as well you may, that I should be aware that the 'Great Tontine' is the cause of what I cannot help calling this unnatural alliance. It is not worth while bothering you with how I learnt this; suffice it to say, that I heard before I left Malta that you were one of the last three left in this curious lottery. I have promised to keep my own feelings out of our conversation, and I will go further; I will promise to put my own prejudices on one side, although you can scarcely suppose that I covet this new connection. You are marrying Beatrice to this Robert Pegram so that the whole 'Tontine' may eventually be theirs. I saw the old lawyer only yesterday, and he candidly admitted that was the settlement. He is settling, my dear uncle, what he has not got. His confounded knavery I have not as yet quite unravelled, but I do not hesitate to assert that he has no more to do with the 'Tontine' than I have;" and here Jack paused, breathless with the impetuosity of his speech.

Had it not been for old Pegram's letter Lord Lakington would have been not a little astonished. He would have been much surprised at his nephew having any knowledge of the "Tontine" at all; and he certainly would have been considerably staggered at hearing it positively asserted that Mr. Pegram's nominee was actually dead. He would at once have begun speculating as to whether he had not virtually come into the whole lottery, and no one could have been more keenly alive to the advantages eight thousand a-year possessed over four than himself.

"My dear Jack," he rejoined, "I detest the discussion of unpleasant subjects. I should not have touched upon the subject of your tearing down to Rydland with, not a bee, but a positive hive of bees, in your bonnet; or even remarked that I consider you behaved shamefully to my old friend Pegram. It is not quite the thing, you know, to use coarse language and denounce a man as a swindler without a shadow of proof."

"The d—d, oily old hypocrite," muttered Jack.

"Nor should I call it very good form if you came hanging about here disguised as a policeman, or a match-selling sailor, or anything of that sort, you know. Now, nothing can be more sensible than Pegram's letter. He says he can make every allowance for the irritation of a young man whose vanity had led him to believe that Beatrice was in love with him."

Jack started from his chair with another smothered malediction, but recovered himself, and resumed his seat.

"As you are a near relation of mine," continued the Viscount, "he is willing for this once to pass over the scandalous accusation you thought fit to bring against him, but appeals to me to protect him from any repetition of such a charge; and he further adds, that—stop, I had better read to you the latter part of his letter:

"'I will candidly admit to your Lordship,' he writes, 'that Mr. Krabbe is my nominee; that he is a very aged

and infirm man, deaf, and not very bright in his intellect; but that he may linger on in his present condition for some little time is the opinion of his medical attendant. Plenty of people who knew him formerly have seen Mr. Krabbe in his present state, as indeed also has your nephew. I most certainly am not desirous that such a scandal as this should be bruited abroad, and I can only say that anybody your Lordship chooses to send down to Rydland shall not only see Mr. Krabbe, but have every facility afforded to make inquiries concerning him. Mr. Phillimore even admitted, in the midst of his abuse, that he had no proof whatever to offer in support of his atrocious charge, and I think I may trust your Lordship to give no heed to what I can only really describe as the ravings of a disappointed and violent young man. I beg to remain, my dear Lord Lakington, yours very sincerely,
PAUL PEGRAM."

"But surely, uncle," interposed Jack hotly, "you will take my word in preference to this plausible old scoundrel. Only postpone this marriage a month, and I will pledge you my word to expose the most audacious fraud ever attempted."

"You must excuse me, my dear Jack. The postponement of Beatrice's wedding will now create no end of gossip, and I can really see no reason whatever for it. Pegram's is the temperate letter of a quiet, sensible man, who seems to have behaved with much calmness under great provocation; while all the wild charges you bring against him are really what he calls sheer 'ravings.'"

"God grant you may find them so," rejoined Jack sadly as he rose from his chair; "but I am afraid you will find them all too true when too late. Good-bye, uncle; you will remember in the future that I did my best to save Beatrice."

As he reached the door a thought suddenly struck him.

"Will you grant me one thing? Pegram invites you

to send down any one you please to inquire into the truth of what I allege. Will you send some one you can depend upon?"

"Well, I have no one to send," replied the Viscount. "Of course I am quite convinced myself that you are utterly mistaken; but still, perhaps, in justice to Beatrice, it might be as well to make inquiries—a mere form, of course; but really, if I had anybody to send——"

"Will you leave this inquiry to a barrister, a friend of mine? He is already engaged in the affair of the 'Great Tontine,' on the part of the representative of Miss Caterham, whoever that may be, and has, consequently, quite as great an interest in looking after Mr. Pegram's nominee as yourself."

The Viscount hesitated for a few minutes, and then said, "I will oblige you so far, Jack. If you will guarantee that this gentleman will neither insult nor make himself personally offensive to Mr. Pegram, I will consent to his making such inquiries as may be made in one day."

"I will pledge myself to Ronald Ringwood's keeping his temper," replied Jack.

"One thing more," exclaimed the Viscount. "It is of course fully understood that you do not accompany him."

"No," said Jack; "I should be very much the reverse of assistance to him. I willingly promise to intrude upon Pegram no more. Good-bye. It is the last chance," he muttered, as he left the room; "and though I fear it will lead to nothing, we must make the most of it. If I could only persuade him to postpone it for a month!"



CHAPTER XXVII.

KEEN HANDS AT A BARGAIN.

RUNNING off the main thoroughfare of Guildford is a quiet bye-street, comprised principally of small, two-storied houses. It is not a street of shops, although various boards show that the tenants earn their living by the work of their hands. James Barnes, for instance, announces unostentatiously on the face of his edifice that "Tailoring is done here," without indulging in a showy shop window. A few small retired tradesmen have taken up their abode there, no doubt, but the majority are still workers—people who have started as tailors, boot-makers, dressmakers, etc., without the capital necessary for display of showy shop-windows. In one window a simple card, describing "Miss Meek" as a "Milliner; Ladies own materials made up," is deemed quite sufficient announcement of the lady's business, without the exhibition of bonnets, mantles, &c.; and similarly, Mr. Botcher, a little further on, thinks the pithy notice of "Men's boots soled, heeled, and repaired here," quite sufficient designation of his occupation. Rather conspicuous amongst these tenements, as being a little larger than its fellows, and having a very well-to-do air about it, is a house bearing the terse announcement, "Mrs. Bulger, Laundress. Mangling done here;" and Mrs. Bulger, the tenant, a hale, shrewd, bustling woman, verging on sixty, was reputed to be one of the most prosperous inhabitants of the street.

The first half of Mrs. Bulger's life had been passed in domestic service, in which she had played several rôles, having begun in the laundry and ended in the kitchen, and wound up by winning the heart of a gourmandizing butler, who declared there was no resisting her pastry; and that when it came to pies, she had not her equal. The lamented Bulger had saved a bit of money, and being of a cheerful and sociable disposition, at once embarked in the "Public" line. Whether an over-admiration of his wife's peculiar talent resulted in the too late discovery that "pastry was poison," or whether he wished to emulate the North American Indians, who, in the words of Artemus Ward, "drink with impunity, or with anybody who will ask them," it is impossible to say; but some twenty years previously, between his sociable disposition and his undue passion for pie, Bulger made an end of it. His widow carried on the business a little while; but, to use her own expression, "it was not exactly to her liking, there was no end to it. Potmen and barmaids were all very well, but they were of no use unless you kept an eye on them;" and in a house that was doing a decent business, that meant the mistress never got to bed before midnight. Mrs. Bulger looked sharply after her business, but, nevertheless, took very good care to let it be known that the good-will was for sale at a fair price; and as the house had always driven a thriving trade, she was not long before she found some one willing to take it off her hands. The widow reflected for a little as to what she should do next; for she had a tidy bit of capital with which to start in any calling that took her fancy, and had no idea of sitting still with her hands in her lap. After due reflection, she determined to revert to her first employment, and set up a laundry. To begin with, she had only one or two girls to assist her; but in this year of grace, eighty, she had four or five strapping wenches in her service; and the entire ground-floor of the little tenement was given up to the

wash-tub, soap-sud, and mangle, as the back garden was to the clothes-line and the bleaching of linen. Mrs. Bulger, in short, was mistress of a very prosperous business, and, far from trenching on her little capital, was steadily adding to it year by year. In fact, more than one of her sharp-sighted masculine neighbours had suggested their desire to step into the late lamented Bulger's shoes; but whether she had found the ex-butler trying (he was wont to become unbearably garrulous in his cups), or whether she appreciated her independence too keenly to surrender it, the widow elected to live alone.

Mrs. Bulger's front room on the first floor, which formed her parlour, was swept and garnished this November night; and, from the rather elaborate preparations made for tea, it looked as if Mrs. Bulger expected company. The good lady, indeed, was got up in what she gaily called her "company clothes." Her work-a-day garments had been exchanged for a handsome dark silk; while she further displayed a cap with rather bright ribbons, hardly compatible with her years. The good lady fidgeted about the apartment, now giving a slight poke to the fire, now moving the kettle a little, now pushing a pile of buttered toast a little further from the flame; in fact, generally betraying, by a score of restless motions, that company was not only expected, but was also a little behind time.

"The train is late, I suppose," she muttered to herself, as for the ninth or tenth time she consulted a gold watch, which was suspended by a chain of similar metal, somewhat ostentatiously from her neck; "but I suppose Polly can't be long now. It was real lucky her writing to propose coming here for a night or two just as I was about to write and ask her to do so. I wonder whether she has heard anything of late of her old flame, Terence Finnigan? Old flame, indeed!" said the widow, with a slight giggle. "Why, it is only some seven or eight years ago that he was mad to marry her; not but what Terence was a pleasant

man enough if you could only keep the spirits from him. It must be nigh upon two years since he was in these parts ; for he would never be near Guildford and not come and see Emma Bulger. Oh, dear!" continued Mrs. Bulger, with a heavy sigh, "it's so many years since we first met ; five-and-thirty years ago, when I first went as still-room maid to old Mr. Chichester of Leytonstone Hall, just before Terence went off soldiering with young Mr. Fred. I am curious to know whether Polly Mattox has seen that advertisement in the "Guildford Journal." A hundred pound is a deal of money, and would bear dividing ; but Polly was always a terrible one to take care of herself. She is a very nice woman, is Polly ; we have known each other since we were girls, and I am sure I am very fond of her ; but her best friend cannot deny that Polly Mattox is a little greedy-minded, a little grasping, when it comes to money. However, that must be her knock, I take it." And so saying, Mrs. Bulger bustled out of the room to admit her guest.

Mrs. Mattox was a buxom, fresh-looking woman, some ten years younger than her hostess. She had unmistakable remains of good looks, which the smart flowers in her bonnet showed she had by no means resigned claim to. Like Mrs. Bulger, she also had been left a widow ; but not having her friend's energy or business capabilities, she determined to rely upon her personal charms, instead of her personal exertions, to furnish her with another home. This all happened some seven or eight years ago, and though Terence Finnigan had been excessively anxious to take the buxom Polly Gibson, as she was then, to his bosom, Polly had only laughed at her very elderly admirer, and thought it more prudent to accept the hand of Mr. Mattox, a cousin by marriage of Mrs. Bulger's. Mr. Mattox had the advantage of being not only more than twenty years younger than Terence ; but also, as the master of Portsmouth Workhouse, had, what the prudent Polly valued quite as highly, a comfortable home to offer.

"It's not my fault, Emma, the train was late, as the train always is on this dratted line; I am tired to death; just let me take off my bonnet, and I shall be only too glad of a cup of tea."

"Never mind, Polly; I am real glad to see you, any way; just run into the next room, and get your bonnet off; you know where it is, and I will have the tea and toast on the table in a jiffy."

Mrs. Mattox nodded her head in reply, and having cast one rapid glance at her hostess's attire, retreated, with the prompt resolve that old Emma Bulger must be "dressed up to;" for Polly had an insuperable objection to being out-shone in her raiment at any time; but to be out-dressed by a senior in her own class, and by one who, in her, Polly's, estimation, could never, at her very best, have held a candle to herself in point of good looks, was not to be thought of. Mrs. Mattox was absent some little time, in spite of her thirst for a cup of tea; and her return showed that she had managed to unearth from her box a smart silken robe and cap to match, which her hostess, far from viewing with rancour, smiled on benignly, as a fitting tribute to her own gorgeous array.

"Well, Polly," said Mrs. Bulger, the tea being poured out, and her guest plentifully supplied with the buttered toast and other delicacies, "I was just thinking of writing to you when I got your note. It is so long since I have seen you, that I was going to ask if you ever meant coming Guildford way again."

"Yes; it's a good bit since I have been here," replied Polly; "but, you see, Portsmouth is lively, and Mattox and me we are popular; and Mattox, you see, he can't abear me out of his sight. He is always afraid," continued Polly, giggling, "that somebody will run away with me."

"Well, my dear," rejoined Mrs. Bulger, "he has no call to do that; you are not like a giddy young thing; you have come to an age as he might trust things to your own discretion."

"That's what I tell Mattox," observed Polly. "When a man marries a good-looking wife, of course he must expect that she will have pretty things said to her; but she must know, better than him, when any one is going too far with them."

"Well, I am sure, I never thought that Mattox would turn jealous," replied Mrs. Bulger, meditatively. "If you had taken poor old Terence Finnigan I would not have been surprised at it."

"Why, Emma, you surely never thought that I meant to take up with an old fellow like that in earnest! He was all very well to joke with, you know. One couldn't help being amused at the idea of his wanting a wife at his time of life; but, bless us, as you know, he could hardly keep himself, much less a wife. Remember, I have known him from a child, and if it amused the poor old chap to get up a flirtation with me, and I chose to humour him, what was the harm in it? But marry him, my dear Emma, how could you think I should ever make such a fool of myself!"

"Well, he certainly was a bit old for you; and money never did stick to his fingers since the days we first knew him at Mr. Chichester's place; but women do such things at times. By the way, have you seen anything of him lately?"

"Yes, I see him at times; but he is very infirm, and very much changed from the Terence Finnigan you last saw. Men don't last for ever, you know, and I shouldn't think he will be above ground much longer."

"What, then, he is still alive!" exclaimed Mrs. Bulger.

"Oh, yes, he is alive, so far," replied Mrs. Mattox carelessly, and stealing a somewhat inquisitive gaze at her hostess.

Polly Mattox was a woman who had begun the world with good looks and an inordinate stock of vanity—two attributes that commonly bring their possessors to woe; but in her case they were so balanced by selfishness and

low cunning, that, so far, Polly Mattox had gone through the world with considerable comfort to herself. The snares the former qualities had spread for her had been counteracted by the latter, and after two or three somewhat risky flirtations, she had married Gibson, a well-to-do tradesman, who had given her a comfortable home for many years; and if he had left her not so well-to-do a widow as she expected, why she had only her own extravagance to blame for it. The same prudence, as we know, characterized her second marriage. She had marked the somewhat eager way in which Mrs. Bulger propounded her inquiry after Finnigan, and the cunning of her nature gave her instinctively a hazy idea that her friend had some further motive than mere curiosity concerning the octogenarian's fate.

"And where is he living now?" asked Mrs. Bulger, with an assumption of indifference so transparent that her guest's suspicions as to her having some object in wishing to know Terence Finnigan's whereabouts were confirmed.

"Oh, I don't know exactly," replied Polly, carelessly. "Thank you, my dear, I will take another cup of tea."

"But don't you think," rejoined Mrs. Bulger, as she handed the required refreshment, "that you could find him if you tried?"

"Yes, I dare say I could lay my hand upon him if I wanted to."

"Well, then, I wish you would, and the sooner the better. I have a particular reason for desiring to know where he is now living."

"Why?" asked Polly laconically, as she slowly stirred her tea.

"Well," replied Mrs. Bulger, speaking with great deliberation, "I have had a hint in a roundabout way, that some of those Chichester folks have been inquiring after him, and would take care of him for the remainder of his life if they could only find him."

Mrs. Bulger had spoken slowly, as one unaccustomed to the utterance of untruths. Especially did the lie not come trippingly upon her tongue on this occasion, as she was constructing it with a view to its fitting into the truth, which she half suspected Polly Mattox would eventually either wring or wheedle out of her. She knew that lady of old, and was quite aware that Mrs. Mattox could hold her tongue with a most irritating persistency if she once had an idea that you were trying to get information out of her.

"They didn't write to you, did they?" inquired Polly.

"No; but you recollect when Mr. Fred, as we used to call him, was killed out there in America, he left a daughter behind him; you have heard old Terence speak of her often."

"Yes; but if she didn't write," resumed the Portsmouth matron, "how did you come to know that she was so anxious to discover Finnigan's whereabouts? Who gave you this hint?"

"Oh, never mind that; nobody you know," returned Mrs. Bulger, rendered a little irritable by Polly's persistent cross-examination. "The question is, where is he living now?"

"Quite so," replied Mrs. Mattox, with the most provoking calmness; "and as they have applied to you on the subject, and not to me, you had better give them all the information in your power."

"But I tell you, you aggravating thing, I don't know where he is, and that I want you to tell me."

"Look here, Emma Bulger," replied the other quietly, "it's no use your flying out in this way with me, you know that very well. If you want to know where Terence Finnigan is to be found, you had better tell me at once who it is are making inquiries for him, and all about the whole thing, then I'll help you; if not, I can hold my tongue as well as other people. The old man is tolerably comfortable now, and, for all I know, more happy than

where, perhaps, these people would take him to. I always liked Terence, and am not given to let my tongue wag to his harm."

"But it can be only to his good," rejoined Mrs. Bulger, in a much more piano-tone, for she saw that Polly Mattox thoroughly meant what she said, and that, unless she was made a confidante of, she would persist in keeping her knowledge to herself; and yet Mrs. Bulger rather demurred at striking her flag so early in the battle.

"I am not one that does things in the dark," remarked Mrs. Mattox. "Before I bear witness about my friends I like to know what they are charged with. The Guardians down our way often tell the people that it would be more for their good to go into the workhouse than go on receiving out-of-door relief; but the ungrateful things don't see it as a rule, let alone being hard to satisfy when they are there."

"But you don't suppose," interrupted Mrs. Bulger, "that these people are advertising—I mean seeking—for Terence Finnigan only to put him in the workhouse, do you?"

"Oh! he has been advertised for, has he?" thought Mrs. Mattox, who had not failed to note her hostess's slip. "How should I know?" she replied. "I haven't been given hints to on the subject."

"You are enough to drive any one distracted; Polly, the way you go on nagging," said Mrs. Bulger, biting her lip, and reddening not a little between suppressed temper and the consciousness that the word "advertising" had escaped her. "Suppose, Polly, I had heard that there was a bit of money offered to any one who could give information concerning Terence Finnigan, what should you say?"

"That, knowing as you do I can give such information, you would at once say, 'Polly Mattox, here is something to your advantage; I wish you luck, my dear.'"

"I didn't ask you what you thought *I* might say; I asked what you would say," said Mrs. Bulger, in very meaning tones.

Mrs. Mattox paused for a little before she replied. She was calculating the lowest possible terms that it was possible to offer. She was, of course, sure by this that Terence Finnigan was advertised for, and a reward offered concerning him. She had also a strong suspicion that her dear friend's hint amounted to no more than that she had stumbled across this advertisement. Of course she could read the papers quite as well as Emma Bulger. But then, again, some little time might elapse before she possessed herself of the requisite information; and she looked upon this as a case in which it might be dangerous to lose time, for fear of being forestalled by some one else. It might, perhaps, be safer to come to terms with Mrs. Bulger at once. She accordingly answered at length,

"Well, Emma, you don't suppose that I should forget it was you who first put me up to it, if I do get the reward, do you?"

"Of course I don't, my dear; but still you might, you know. There is nothing like being business-like in these affairs. I hate haggling over things. I was always one to come to the point at once. I tell you this reward is worth sharing; but every day that goes by we run the chance of somebody else coming forward and getting it. You can't do without me any more than I can do without you; try it, and it's more than possible that in scheming for the whole cake you will only find an empty cupboard."

Mrs. Bulger could not have brought much stronger argument to bear. Polly's natural cunning had at once pointed out to her the danger of delay. It was very aggravating, but it was nevertheless clear to her that she must come at once to some sort of arrangement with her hostess.

"Shall I tell you what my terms are?" inquired Mrs. Bulger.

Polly nodded assent.

"Halves," replied the other, briefly.

"Well, upon my word, Emma Bulger," exclaimed Polly,

"I do think you perfectly audacious in your demands. I am in possession of this information, and naturally entitled to the whole reward; but, in consideration of your being an old friend and putting me up to it, I was quite prepared to make you a handsome present—say a fourth."

"Say a half," replied the hostess, drily, "and never mind taking the old friendship into consideration. Business is business; it's a pity to waste time."

At first Mrs. Mattox declared she had never heard of such a thing; that Mrs. Bulger was at liberty to make the most of her knowledge; that a little study of the papers would, no doubt, bring the advertisement under her own eye; that, though she herself could lay her hand on Terence Finnigan, she did not think there was much danger of any one else making the discovery; and finally wound up by observing, that she was still willing to stretch a point on behalf of such a very dear friend as Mrs. Bulger, and consent she should take one third.

But if Mrs. Mattox was cunning, her hostess was obstinate. She felt pretty certain that Polly must come to her terms in the end; and once more exhorting Mrs. Mattox to leave their old friendship out of the calculation, as most unbusiness-like, wound up by exclaiming, "Halves she had said, and halves she meant having."

After nearly an hour's wrangling between these two mercenary old women, Mrs. Bulger's terms were at last acceded to, and her guest was then informed that the reward was for no less than a hundred pounds, the mention of which sum made Polly's eyes "twinkle." She had deemed that twenty or twenty-five at the outside would be the amount of it. It was further arranged between the two matrons, that they should go up to town by an early train the next morning and call upon Henry Carbuckle, Q.C., in Plowden's Buildings, to whom, according to the advertisement, the information was to be supplied.

"I wonder," observed Polly, as for the twentieth time

she read over the advertisement in the "Guildford Journal" "whether they would say it made any difference with regard to this," and she laid her forefinger on the words, "One hundred pounds." "I mean, you know," she continued in explanation, "he is not quite right in the head; and when I say that, my dear, I mean he is about as complete an idiot as ever you came across; and if they happen to want any information from him, I am sorry for them, because my impression is, they won't get it; but, anyway, they make no condition here as to what sort of state he is to be in."

"What! the old man has quite lost his head?" exclaimed Mrs. Bulger.

"Quite so; he got into a drunken bout some two years ago, down our way. You remember he was terrible fond of the spirits, and apt at times to be a bit quarrelsome in his drink; however, I can't speak to much about that. I don't know whether any one struck him, poor old fellow, or whether he simply fell because the liquor was too much for him, but he got a blow on the head that knocked the sense out of him, and well-nigh all the life; however, he got over it at last, and is alive still, but both his wits and memory have left him. Why, bless you, he don't even know me."

"And where did you say he was?" inquired Mrs. Bulger.

"I don't remember naming the place," rejoined Polly, with a sly glance at her hostess; "still never mind, Emma, you have driven a terrible hard bargain with me, but I always stick to what I say; halves you insisted it should be, and halves it shall be. As for poor old Terence, he is in Portsmouth Workhouse."



CHAPTER XXVIII.

NO ESCAPING ONE'S DESTINY.

WHILE Jack Phillimore was playing that very unsatisfactory game of brag, Ringwood was a little surprised by his clerk announcing that there were two women wanting to see him, who had been sent over from Mr. Carbuckle's chambers. It had been arranged between the Q.C. and Ringwood that the latter's name should not appear in any advertisement. Pegram and Son, they knew, were crafty people to deal with, and it was thought advisable that Ringwood should not be known as the principal manager in search of Terence Finnigan on the part of Miss Caterham.

"They say, sir, they have come over in consequence of the advertisement in the 'Guildford Journal'; so I suppose you will see them."

"All right, Sims; show them in; and Heaven grant they know rather more than those who have felt hitherto impelled to call in consequence of that notice."

The two matrons, dressed for London, were something gorgeous to look upon. Mrs. Mattox, who had not contemplated visiting the metropolis when leaving home, was, it is true, somewhat perturbed that she had not brought a certain bonnet lying in the recesses of a press at Portsmouth with her. She was tormented with the idea that, in the matter of head-dress, she was somewhat eclipsed by Emma Bulger; otherwise nothing had occurred to disturb

the serenity of last night's compact. Ringwood's invitation to be seated was not complied with without considerable rustling of skirts and smoothing of draperies.

"We have come," at length explained Mrs. Bulger, "in consequence of what we saw in the Guildford paper. It says there that a hundred pound will be given to any one who can give information about Terence Finnigan. Now, my friend here, Mrs. Mattox, and myself want to know, in the first place, if that is right? My name, sir, is Bulger—Mrs. Bulger, at your service."

"Perfectly right, Mrs. Bulger," replied Ringwood, not a little amused. "If you are giving this information jointly, fifty pounds will be paid to each of you as soon as, through your information, we have found Terence Finnigan or ascertained his decease. If we are indebted to you alone for what we want to know, of course the whole hundred will be paid to you."

"Oh, sir, it is a joint affair," interrupted Mrs. Mattox. "Emma there could not tell you much without me."

"Quite right, Polly; it is a joint affair," interposed Mrs. Bulger, in all the serene consciousness of not only picking up fifty pounds from merely looking at a newspaper, but having also somewhat the best of it in that little matter of bonnets to boot. "Now that the wages—I mean to say the terms—is found to be satisfactory, we'll proceed to business. We are both old friends of Terence Finnigan; fellow-servants in fact, sir; she was under-housemaid, and I was in the still-room at old Mr. Chichester's, long ago. Maybe, you have heard that Terence was there as a groom before he went off to the soldiering with young Mr. Fred?"

"That," said Ringwood, "from what Miss Chichester has told me, daughter of the young Mr. Fred you are alluding to, must have been a considerable time ago. I trust, Mrs. Bulger, you have seen him a good deal later than that."

"Dear me! yes; he never was anywhere near Guildford—I live at Guildford, sir—but what he would come to see

me ; and Polly, there too, he was always regular sweet on Polly ; it's not many years back that the old man was mad to marry her, wasn't he, Polly ? ”

“ The old fool,” tittered Mrs. Mattox, with a conscious toss of her head in recognition of the conquest—not much of a triumph, perhaps, but a scalp counts, even though it be that of Methuselah.

“ Now, Mrs. Bulger,” said Ringwood, who thought it high time to put a stop to the garrulity of the two ladies, “ you are a woman of business, I know ; let's come to the point—when did you see Terence Finnigan last ? ”

“ It might have been a year and a half, or, for the matter of that, I would not like to swear it was not two—— ”

“ Beg pardon, sir,” interposed Mrs. Mattox ; “ but it don't so much matter when Emma saw Terence last, I should think, because I have seen him a good deal later than she has ; I saw him three days ago.”

“ No ! did you ? ” ejaculated Ringwood, with unprofessional eagerness ; “ and I suppose,” he continued, recovering himself, “ that there is no doubt of finding him again without difficulty.”

“ Oh ! he will be where I left him, never fear,” replied Mrs. Mattox.

“ And you have no objection, of course, to tell me where that is.”

“ It will be all right about the hundred pound if I do ? ” inquired Polly, doubtfully, a remark which called forth a decided nod of approval from Mrs. Bulger.

“ Fifty pounds a-piece will be paid you if I find Terence Finnigan at the place you are about to name.”

“ Well then, sir, you will find him in Portsmouth Work-house, of which institution I am the matron.”

“ That makes matters very simple,” said Ringwood ; “ may I ask where you ladies intend to stay in town ? ”

“ We are going back by the afternoon train to my place at Guildford,” replied Mrs. Bulger. “ Allow me to give

you my card, and if ever you have a chance of recommending me to anybody in that neighbourhood, I know, sir, I can give satisfaction."

"Well, Mrs. Bulger, it will be necessary for me to go down to Portsmouth to-morrow; if you, or, at all events, Mrs. Mattox, can meet me at Guildford and accompany me there, so much the better. Now, as I never saw Finnigan myself—although I have no doubt you are right about him—it will be needful that I should be accompanied by somebody who can identify him. Will it suit you to meet us at Guildford?"

"Perfectly," chorussed both matrons; "but you may depend, sir, we have known Terence Finnigan too long for there to be any mistake about its being him."

"Then I shall consider that settled," rejoined Ringwood, as he bowed his visitors out. "By Jove!" he muttered, as the door closed, "what a turn-up! Jack might have saved himself his journey into Wales; for I should think the discovery that Miss Chichester is still in the 'Tontine' would completely knock this marriage on the head. It must, from all accounts, be so thorough a matter of expediency on both sides that such a complete flaw in the compact as this makes must infallibly lead to its being broken off. Well, I am sincerely glad, for Mary's sake; but I cannot help feeling very sorry for my own. If I am right in my view of the Pegrams, the 'Tontine' now lies between Mary Chichester and Lord Lakington; and, good God! with his obvious taste for compromise, he can never overlook such an obvious wind-up as this will be. Of course he will endeavour to marry Mary; the Viscount is on the right side of fifty yet; is uncommon well-preserved, and does not look his age by six or seven years. The chance of marrying a coronet, with eight thousand a-year would commend itself to most young ladies. What a fool I am! I settled long ago that I would think no more of Mary unless the 'Tontine' was decided against her; I am afraid I must now make

up my mind to dismiss all such thoughts for good. Meanwhile, I must go over to Carbuckle and tell him all this."

Mr. Carbuckle was both astonished and delighted to hear of the discovery of Finnigan, and much pleased at Ringwood's prompt arrangements about proceeding to Portsmouth.

"Quite right," he exclaimed; "an old gentleman at his time of life, who has come to the workhouse, cannot be depended upon to live very long, although I believe they often do attain great age in those unfortunately necessary institutions; but it is, of course, a point with us to prove this Finnigan alive as speedily as may be. Mary Chichester may, or may not, win the 'Great Tontine'; but remember, there are two years' arrears of interest for Miss Caterham's share, and these must amount to something like four thousand pounds, there being so few shareholders now left to divide. This she would be entitled to should Finnigan die an hour after we have established our point."

"Yes, I quite see that; and you may depend upon my being off to-morrow. There is only one thing further to settle—who am I to take with me to prove his identity? because, I should not know him from Adam."

"There cannot be a doubt about it," replied Carbuckle; "Mary Chichester herself, of course. Indeed, I do not know that we could lay our hands on any one at such short notice that could speak positively as to Finnigan. Miss Caterham's old servants might, no doubt; but they were discharged when Mary left the cottage, and it would probably take a few days to get hold of them."

"You are quite right; it will be, no doubt, foolish to lose time about the matter, and I really cannot suggest any one else to identify Finnigan; but you will have to go yourself to Portsmouth. Never mind what they are, but I have strong reasons for not intruding myself upon Miss Chichester at present."

"Stuff and nonsense!" replied the senior. "I shouldn't know these women at Guildford, nor they me; and even if

I should make them out, they would mistrust me, and think it all a trick to do them out of the reward. You and Mary *must* go. You are surely not such children that you want me to come down and take care of you?"

"I cannot help it; I really have very excellent reasons for declining to be Miss Chichester's convoy upon this occasion."

"And I," interrupted Carbuckle, "have very excellent reasons to advance why you should not decline. You refused, I know, to see her the other day about finding a home in Lord Lakington's family. That was all very well; but *this* is a very different thing. You will, I am sure, not let any misunderstanding there may be between you, prevent your assisting Mary to what for her is a very considerable sum of money. No; do not interrupt, pray. Remember, this will nearly double her slender income; simply say you will go, and I will write a note to her in the Victoria Road at once, to say that Finnigan has been found, that you will call for her at ten to-morrow, and that she must be prepared to accompany you to Portsmouth to identify him. There! I have no time to say more; I am up to my neck in business. Call in here when you come back, and let me know all about it. I will not forget the note, never fear." And without giving him time for further remonstrance, Mr. Carbuckle fairly hustled Ringwood out of the room.

"It is trying one pretty hard," muttered Ronald Ringwood to himself, as he walked back towards his own chambers. "I do not pretend to be better than my neighbours; but I want to run 'straight,' as far as I can, with regard to this girl. It would be a thundering mean thing to ask her to marry me now, knowing what I do; while, of course, she is in perfect ignorance of the difference Finnigan's discovery may make to her. It is not quite fair of Carbuckle. He knows I am over head and ears in love with her, and must see that the right thing for me to do is

to stand aloof until this confounded 'Tontine' is decided. I am quite willing to do everything in my power to assist her to this fortune, although, should she gain it, it will probably insure my own misery ; but it is rather rough upon a fellow to keep throwing him into the society of the girl that stole his heart, when honour condemns him to talk commonplaces. That journey to Portsmouth will be pleasant. I only trust the train will rattle, so as to render conversation impossible. I wonder what Mary thinks of me ? That I have carefully avoided her since her trouble will not count much in my favour. However, Carbuckle proved so ingeniously that it was absolutely necessary that I should go, there was no getting out of it. I wonder how Jack got on to-day in Wales ? He, like myself, is having a weary time over this 'Tontine.' The confounded thing promises to rob us both of our sweethearts. I suppose I shall see him to-night, and hear all the details of his defeat. If he had waited till to-morrow he might have spared himself the journey."

But, as we know, Jack Phillimore was in no humour to look in upon his chum and confess his disaster, and Ringwood therefore left a line for him at his chambers, in case he should call, telling him that he might consider the Pegram alliance at an end ; that there had been a fresh turn of the wheel in the affair of the "Great Tontine," which was quite certain to cause the abandonment of that scheme by Lord Lakington ; and begging him not to see the Viscount until he, Ringwood, should have returned from Portsmouth. At that other palpable solution of the big lottery which had flashed across his own brain, Ringwood did not venture to hint. It would be time enough to point out to Jack what he so dreaded when they should meet.



CHAPTER XXIX.

TERENCE FINNIGAN.

RINGWOOD presented himself in the Victoria Road the next morning in good time. Although there was no luggage to delay them, yet he, like most of us, was aware that a lady's bonnet is not put on in a minute. He was welcomed by Mary, who, having introduced him to Mrs. Lyme Wregis and Beatrice, left the room in quest of her cloak and head-gear.

"You must pardon an old woman's curiosity; but this seems to us a most extraordinary errand that you are carrying Miss Chichester off upon. She has told us," said Mrs. Lyme Wregis, "that this is an old servant of her family's, for whom they have been long in search; but now he is discovered, why does he not come to her, instead of her having to tear down to Portsmouth to see him?"

"It must, of course, seem odd to you; but this man Finnigan stands in a somewhat peculiar position to Miss Chichester. She has doubtless told you that he was by her father's side when he fell on the terrible field of Gettysburg, and that he has carried her many a time, when a child, in his arms. But what she could not tell you is, that Finnigan is so infirm in health, and has so failed in his mental powers, that his coming to her is impossible. Further, there is a necessity for proving the old man's identity, as there is a

small sum of money coming to Miss Chichester that depends upon this Finnigan having been alive at a certain date. Neither myself nor Mr. Carbuckle, who manages Miss Chichester's affairs, ever saw Finnigan, so it is positively necessary that Miss Chichester should run down and see that this is the right man. We have, for some time, offered a reward in the papers for his discovery ; and though the people who have come forward to claim it are quite positive, we want to be sure of him."

"I think you know a cousin of mine," observed Beatrice demurely,—“Mr. Phillimore, a naval officer."

"I have not known him very long," replied Ringwood ; "but I happen to have seen a great deal of him during the short time we have been acquainted."

And Ronald wondered in his own mind what this might portend. She refused to see Jack ; yet here she was apparently seeking news of him. But if Ringwood was astonished, even Mrs. Lyme Wregis opened her eyes at the *hardiesse* of Beatrice's next speech.

"We were what is conventionally termed 'dear cousins' once," continued Beatrice, in a slightly constrained voice. "He disapproves the marriage I am about making ; and I have seen but little of him lately. Will you give him my love, and say that I asked after him ?" and the girl's lip twitched slightly as she finished the sentence. "Will you do more for me, Mr. Ringwood ?" she added in defiant tones, as she caught the amazed expression of her grandmother's face. "Will you ask him, from me, to grace my wedding with his presence ?"

"Pray do not think, Miss Phillimore, do not think for one moment that I am presuming to discuss such a matter with you. I will do your bidding ; but it is only fair to tell you that, from what I have heard your cousin say, I fancy this is a request he will hardly accede to."

"And why not, sir ?" exclaimed the girl, with a burst of ironical laughter. "He would think it incumbent on

him to attend my funeral, I suppose; why not my bridal? the two ceremonies bear a marvellous similitude at times."

"My dear Beatrice!" exclaimed Mrs. Lyme Wregis, in such unmistakable tones of consternation that, to Ringwood's infinite relief, the young lady was suddenly recalled to a sense of the fitness of things, and recognized the fact that a stranger was not exactly a confidant in whom to confide her distaste for her coming marriage.

The defiant expression died out of her face, and it was in the softly-modulated tones of every-day life that she said—

"Excuse me, Mr. Ringwood, I am not quite myself. I have rather overdone it lately. My friends, wishing to honour me in my new character, have *fêted* me beyond my strength, and made me a little nervous and hysterical. Give Jack my love, and say I asked after him; and don't bore him with the other request. Weddings are apt to be dull affairs, except to the principals."

"Now, Mr. Ringwood, I am quite ready for you," said Miss Chichester, as she entered the room. "If the train goes at the time you say, we ought to be starting, I think."

"Good luck go with you, Mary," cried Beatrice, with a sudden assumption of gaiety that caused both her grandmother and Ringwood to wonder whether these varied transitions of mood would have an hysterical termination. "You will find your trusty henchman broken in health, Mr. Ringwood tells us, but alive; and you are about to come into money, Mary dear; and though I am younger than you, yet I know the value of that, and have learnt what some people will do for it, and others may have to do. I do not know how much it is; but only hope, my love, it is sufficient to place your future in your own control."

"My dear Beatrice," exclaimed Mrs. Lyme Wregis sharply, "you must excuse my remarking that you are talking a great deal of nonsense; and further, Miss Chichester, if you stay to listen to her rhapsodies you will undoubtedly miss your train. Good-bye, Mr. Ringwood. We

shall be only too happy to see you whenever you may find it convenient to look in upon us."

Ringwood uttered a few words of acknowledgment in reply to Mrs. Lyme Wregis's courteous invitation as he shook hands, and then rapidly escorted his fair charge to their cab, not a little relieved to find himself at last clear of a young woman in such an emotional state as the Honourable Beatrice Phillimore. He had all a man's horror of a scene, and felt that for the last few minutes he had been on the verge of one.

"My dear Beatrice," said Mrs. Lyme Wregis quietly, as the street-door closed behind the travellers; "if your aversion to your marriage is so strong that you cannot even conceal it before strangers, for heaven's sake, child, tell your father before it is too late."

"Ask me no questions, grandmamma," cried the girl, with a strong suspicion of a sob. "Aversion! dear me, no. Every one knows I am a very fortunate—" and, without finishing her speech, Beatrice Phillimore rushed hurriedly from the room.

The journey to Portsmouth Miss Chichester found somewhat monotonous. Her companion resolutely refused being anything but strictly the man of business. All the particulars of Finnigan's discovery he related to her; told her of the state of health in which she must be prepared to find the old man; how that they were to pick up two old servants of her grandfather's at Guildford—women who had known Finnigan well in former days, and quite recollected her father, but who had, of course, never seen her; and also did he explain to her, in purposely cloudy fashion, that she came into a small sum of money on reversion, the inheriting of which reversion had depended upon Terence Finnigan's out-living somebody else.

That Ringwood's explanation on this point was by no means clear troubled Miss Chichester very little; but she was not a little exasperated at finding that he carefully

eschewed the discussion of anything but strictly business matters. On other topics he listened gravely to whatever she might have to say, but could not be induced to take his own part in the conversation. She knew that he could do this,—many a long talk had they had at Kew about books, pictures, events of the day, &c.,—and Mary, not a little nettled at the impenetrable reserve of her old admirer, speedily relapsed into silence.

“Whatever he has taken offence at I am sure I cannot guess,” she muttered to herself; “but he can hardly expect me to strive any longer to charm him out of the sulks.”

At Guildford they picked up Mrs. Bulger and Mrs. Mattox, both of whom were as profuse in curtsseys and smiles at the sight of the granddaughter of their old master as the time would admit, signs of fealty which were renewed with still more demonstration on arrival at Portsmouth, and which should be valued more in proportion to their scarcity than as to their actual worth in these days.

Upon arrival at the famous seaport, Mrs. Mattox at once took command of the party. That bustling matron felt that she was in her own domain, and that her knowledge of the streets and the tariff of the hack carriages was beyond dispute. Her instructions to the flyman, although by no means terse, were, at all events, sufficiently explicit, and in a very short time the party were deposited at the door of the workhouse in St. Mary's Road—an expanse of staring red brick, unrelieved by decoration, calculated to cast a chill upon in-coming tenants, and throwing out scant sign of encouragement to the broken-down and needy compelled to throw themselves on its hospitality. Miss Chichester could not resist a shudder as she passed through its uninviting portals.

“It answers to my idea of a gaol,” she whispered to Ringwood. “Poor Terence, I shall feel quite uncomfortable until he is out of this place. Indeed,” she added, “I think the sooner we ourselves are out of it the better.”

They speedily found that their visit was by no means to be hurried through; that, before being permitted to see Finnigan, there was an important ceremony to be gone through, to decline which would evidently give dire displeasure to the matron of the institution. The famous 'Todgers' is not the only establishment that can do it when it pleases, and Mrs. Mattox had written the preceding day to her husband, that a very extensive luncheon was to be provided for the gentle-folks about to honour them with a visit; and that gentleman, from past experience, knew that non-compliance with his wife's requests was wont to result in an unpleasantness of no brief duration; the fair Polly, indeed, possessing a power of nagging, mercifully but rarely vouchsafed her sex. They accordingly adjourned, in the first instance, to that lady's private apartments, where they were duly introduced, first to Mr. Mattox, and then to a table so liberally spread that their hostess reflected, with much satisfaction, that even Emma Bulger could not find fault with it. Ringwood, as soon as he considered that they had made ample recognition of the entertainment provided for them, suggested that, as Miss Chichester and himself had to return to town by the afternoon train, it would be advisable that they should see Terence Finnigan without loss of time, and Mr. Mattox at once rose to lead the way.

Traversing a long, narrow, whitewashed passage, the ghastliness of which served to heighten the resemblance of the place to a gaol, and glancing occasionally on their way through the half-open doors of wards, where little knots of wizened, decrepit old men cowered in their sad-coloured garments over the fire, they at last reached a door at which Mr. Mattox paused.

"This is the ward, sir, in which we shall find Finnigan. Would Miss Chichester prefer to identify him herself, or shall my wife point him out to her?"

"Surely," rejoined Mary, "he can scarcely have changed so much in this brief time that I can have any difficulty in recognizing him."

"Oh dear no!" interrupted Polly; "anybody who has seen him of late years would know him in a moment. Best let Miss Chichester judge for herself, Thomas."

Mr. Mattox, thus adjured, threw open the door without further remark, and one glance round the room sufficed to show Mary her father's old servant, sitting very still in a wooden arm-chair by the side of the fire. A slight, wiry little man, whose face, considering his extreme age, was still wonderfully fresh and free from wrinkles; the grey hair was thin, no doubt, but the light blue eyes were still wondrous bright, although there was an absent look in them, as if for ever peering beyond the grave, upon which their owner was so rapidly verging. He took no notice whatever of their entrance, and continued to gaze, like the sphinx,

"With fixed, eternal stare,"

into the infinite.

"I suppose he talks at times," inquired Ringwood, "although he certainly does not look like it at present."

"No sir; he rarely says anything, and sits all day just as you see him, except when roused up to take his food. Occasionally he will say, in a wandering way, that he must go to London to see Miss Mary; but who he meant by it we never understood until to day."

"And I presume," added Ringwood, "that, though you and Mrs. Mattox knew him before, he takes no notice of you."

"Not the slightest, sir. You see he had been a bit knocked about when he was brought in here, and, as far as his head goes, he never seems to have recovered it. He has never been able to give the slightest account of himself since he came, and if it had not been that Polly and I knew him well beforehand, we should not at this present moment have an idea who he was."

"Will you speak to him, Miss Chichester," said Ringwood; "it is possible that your voice might in some sort recall his recollection."

Mary crossed the room quickly, and laying her hand lightly on the old man's shoulder, said,

"How do you do, Terence? don't you remember Miss Mary?"

The old man turned his head towards her, and some slight signs of surprise at the fair apparition before him might have been discerned; but of recognition there was no symptom.

"Surely, Terence, you have not forgotten the child you used to carry in your arms—the 'young mistress' as you used to call me! you must remember Miss Mary!"

The old man's face became slightly troubled; for the first time his lips moved, and he muttered "Miss Mary" in a low, far-away voice; but it was evident that he in no-wise connected the name with the young lady who stood before him.

"It is of no use," exclaimed Mrs. Mattox, as she joined Mary; "why, Miss, he was a sweetheart of mine some years ago, and he takes no more notice of me than if he had never seen me. When men come to forgetting the face of a woman they were once mad to marry, one cannot expect them to remember much else."

Here Mrs. Bulger bustled up, and also tried to attract the attention of her old fellow-servant; but it was all of no use. An expression of bewilderment spread over poor Terence's face at finding himself surrounded by such an unwonted number of visitors, but that he had previous acquaintance with any of them he exhibited no indication.

"Of course you have no doubt whatever, Miss Chichester, that this is Terence Finnigan?" said Ringwood. "It is naturally sad for you to find an old servant in this state, but his physical health is apparently satisfactory. In a business point of view, his having forgotten the past is, as far as you are concerned, of no consequence. I think now, as soon as I have written a couple of cheques for these ladies in acknowledgment of their services, we must thank Mr.

and Mrs. Mattox for their hospitality, and make the best of our way to the railway station."

Terence Finnigan was heard to murmur "Miss Mary" in a dazed sort of way to himself twice or thrice as they were leaving the ward. He seemed as if vainly striving to recall somebody in connection with that name, but clearly did not connect it with Miss Chichester.

"You tell me, Mr. Ringwood," said Mary, as she found herself once more in the train on her way to town, "that I come into what for me is something considerable simply from the fact of that poor old man being alive. I trust it is enough to enable me to take care of Terence comfortably for the future."

"Ample," rejoined her companion. "We really do not know exactly how much at present, but it is certainly more than sufficient for that purpose."

"And now, Mr. Ringwood, I wish you would answer me one other question; and that is, in what way, pray, have I offended you?"

That she had quite resolved not to charm this young man out of his sulks, we know; but then, you see, this was no reason why she should not, if possible, discover what he was sulking about.

"You offend me!" he replied. "What can have put that into your head? Very far from having any cause of complaint, I have to thank you for some very pleasant afternoons in the old Kew days."

"Then why do you not ever come and see me now?" inquired Mary curtly. "I have not so many friends but what I can recollect those who have striven to comfort me in my trouble."

"I do not think you can fairly accuse me of neglect on that point," returned the barrister, with a vivid recollection of how nothing but a stern sense of honour had restrained him from flying to her side in her affliction; "but first, one hesitated to intrude upon your grief; then you went

to stay with the Lomaxs; and finally, you have taken refuge in the Victoria Road."

"At Mr. Ringwood's suggestion," interposed Mary quietly; "and I am very much obliged to you for discovering so comfortable a home for me."

"I deserve no credit for that, Miss Chichester. Carbuckle mentioned your wish to me; I happened to know, through Jack Phillimore, of his cousin's contemplated marriage, and thought perhaps you would not mind passing a few months with Mrs. Lyme Wregis, whom Jack declared to be the most charming old lady that ever breathed. Of course, I know it is not quite the thing you wanted; all I can say is, it was the only thing of the kind that either Carbuckle or I could hear of. I trust it will, at all events, do until we come across something more suitable. After a little, I have no doubt you will wish for a more lively home, where there are more young people, &c."

"Pray do not trouble yourself on *that* point; Mrs. Lyme Wregis and I get on very well together, and I am quite willing to endorse Mr. Phillimore's opinion of her. By the way, he is a great friend of yours, is he not? Is it fair to ask you what manner of man he is?"

"Jack Phillimore is as good-hearted a fellow as ever stepped. He is a *man*, Miss Chichester, if you understand what I mean by that, and likely, I should say, to make his mark in his profession if he ever gets the chance. His cousin has dealt very hardly with him, and he is terribly cut up at the idea of the approaching marriage; and as I have also met the successful suitor, I may be allowed to say, that, except on the ground of wealth, how any girl could throw over Jack Phillimore for Pegram beats me: one is a gallant, handsome, high-bred gentleman; the other has no pretension to good looks, and I am sure will be pronounced, by men accustomed to good society, 'a bit of a cad.' Women do not use the term, but they thoroughly understand it, although I do not think they quite so quickly recognize one as we do."

"I am sorry to hear this, for I have never met a girl that I took a greater fancy to than Beatrice Phillimore. I have known her, it is true, but a short time; still I cannot think she would be swayed solely by wealth in her choice of a husband. Even if she had given me her confidence—which she has not—I could not let you into the secret; but she certainly shrinks from any allusion to her wedding in a way that augurs ill for its being a happy one. But this is 'Victoria,' is it not?" and as she spoke the train glided into the station.

"Good-bye, Miss Chichester," said Ringwood, as he shook hands after putting her into the cab. "Should Miss Phillimore take you into her confidence, and you then find your present opinion confirmed, you can tell her that it is very improbable that her wedding with Mr. Robert Pegram will ever take place."

Having uttered which oracular prediction, Ringwood raised his hat and disappeared.





CHAPTER XXX.

BEATRICE REGAINS HER FREEDOM.

IT was in a very sombre mood that Jack Phillimore wended his way to the Temple the day after his interview with his uncle. It is true that Lord Lakington had accorded him this much, that his friend Ringwood might go down to Rydland as the Viscount's representative and see Mr. Krabbe, whom Mr. Pegram candidly avowed to be his nominee in the "Great Tontine."

"It is a wild chance," thought Jack, "and I suppose, as such, ought to be tried; but I am afraid it is little likely that Ronald will discover anything that may prevent this marriage. They will show him Mr. Krabbe, just as they showed me Mr. Krabbe, and he will know—which I didn't—that it is not the real man; but what is the use of that? We cannot prove it. He may make any amount of inquiries he likes in Rydland, and they will all tell him the same story—that Mr. Krabbe lives in that cottage, and has done so ever since he broke down and became past work. Ringwood will feel sure, as he is now, that all these people have been bamboozled by the Pegrams. But there, again, neither my uncle nor anybody else—bar Hemmingby—will believe us. I declare, if Ringwood declines to go I shall really not be able to blame him. It seems as if nothing could possibly come of

it; and yet I cannot bear the idea of leaving even the least likely stone unturned to prevent this marriage."

"You never called here, and consequently never got my note," said Ringwood, as he welcomed his visitor; "I left a line for you. What did you do in Wales?"

"Worse than nothing. I doubt very much whether, under any circumstances, it was possible ever to have done anything. I am fain to confess old Pegram is not at all the sort of man one can brow-beat or frighten. However, I will own to making a thorough mess of the whole thing; I lost my temper, told old Pegram that he was an out-and-out scoundrel, that he was no more in the 'Tontine' than I was, that his nominee was dead, and that the Mr. Krabbe he showed me was not the real man; and wound up by swearing, that if he did not abandon this marriage I would expose him."

"And you say he was not powerfully impressed with that," said Ringwood, laughing.

"Well, I do not quite know," replied Jack drily. "He declared he would commit me as a rogue and a vagabond if I was found in the town next morning. Hemmingby was quite right; I did not impose upon him as the sailor one bit. And yesterday I followed your advice, and went and saw my uncle, and that was not a bit of use either; that confounded old Welsh villain had written up a most plausible account of our interview, owning, with affected candour, that his nominee *was* Mr. Krabbe, begging my uncle to send anybody he liked to see and inquire into his identity. Further, he had the impertinence to add that he would look over my insulting accusation in consideration of my being such a near relative of his lordship's; that my words were the ravings of a vain, jealous, disappointed young man. Yes, upon my soul he did, Ronald; he had the impudence to say that of me. In short, I have played my last cards, and am utterly beaten. The marriage takes place next week, and I see no hope of exposing the

Pegrams before that, unless you think you are likely to make anything out of your interview with old Krabbe."

"My interview with old Krabbe! What do you mean?"

"I forgot to tell you. Clinging to what seems to be my last chance, I persuaded my uncle to take Pegram at his word, and send some one down to Rydland to see this 'nominee' of his. He pleaded at first that he had no one to send, and I immediately mentioned your name as being already engaged in watching the wind-up of the 'Great Tontine' on the late Miss Caterham's behalf. After a little he assented to this arrangement, upon the condition that I promised not to go with you. You must try, Ringwood; you are sharper than me, and may detect the fraud, cleverly as it has been contrived."

"I doubt whether I should make more of it than you did; but I will own to feeling a curiosity to see the impersonator of a man whom we firmly believe to be dead, on insufficient grounds though it may be. Still, I have a bit of real good news for you; you will have to see Lord Lakington again, and I think I can promise you that you will find him then quite as keen to break off this marriage as you can wish."

"You speak in riddles. You must furnish me with a new story to tell him, or else there will be very little use in my seeing my uncle again."

"I will; Terence Finnigan is found."

"What! Miss Caterham's missing nominee! No! are you quite sure it is the right man?"

"Quite. I went down to Portsmouth yesterday with Miss Chichester to see him. She identified him at once, as also did three other people, two of whom have known him for many years. He is an imbecile pauper in Portsmouth Workhouse. He lost his senses in a drunken bout about two years ago, which accounts for his disappearance. This, I fancy, settles Pegram's little game effectually."

"Hurrah! yes," exclaimed Jack, springing from his

chair, and pacing the room with rapid strides in his excitement. "With a third person in it, their arrangement becomes impossible. It ensures the wedding being put off, at all events; and we shall learn the truth about Pegram's nominee before long, I have no doubt. By the way, I suppose you will hardly go down and see him now."

"I do not know; you must remember that I am acting for Miss Caterham's heir, as well as endeavouring to help you, and of course her interest in the exposure of the Pegrams is considerable. I should like to consult Hemmingby about it."

"Come along, then; let us run across and tell him the news."

The two young men proceeded at once to the "Vivacity," and after some little delay were shown into the manager's sanctum. Mr. Hemmingby listened with great interest to Ringwood's story of the discovery of Finnigan. He roared with laughter at Jack's account of his interview with old Pegram, and laughingly told Phillimore that he was quite right to leave Rydland that evening, for that the lawyer was quite capable of keeping his word.

"Gad, sir, if he once got you into prison down in his own country I am blessed if I think you would have found it quite so easy to get out again."

Mr. Hemmingby further expressed great admiration at Pegram's letter; the open avowal that old Krabbe was his nominee, and that Lord Lakington was quite at liberty to send down anybody he liked to see him, and make inquiries concerning him, he pronounced a very clever stroke indeed.

"I tell you what, Ringwood," said the manager at length; "I have an idea about this. I should like to take advantage of your going down as Lord Lakington's accredited agent to accompany you, and see Mr. Krabbe myself. You see, I knew the old man for many years; and though I have a strong suspicion that whoever they have got in

that cottage is not the real man, yet I am curious to see an imitation which is so good that it has undoubtedly deceived many people who knew him quite well. I have another reason, which I have never mentioned to you as yet. When I endeavoured to see him, I was very much struck with the nurse who takes care of him. No; not mere good looks, Mr. Phillimore, though she is comely enough, for the matter of that; but I was struck with the idea that I had seen her before, and in a very different capacity. As you may remember, it was one of the old man's 'not-at-home' days, and therefore I had not much chance of looking at her; and I thought she was determined that it should be as slight as she could make it. I further fancied that she recognized me; and while puzzling my brains to recollect her, came to the conclusion that that woman held the key of Pegram's mystery. Now, if I accompany you, Ringwood, whether or not I make anything out of Mr. Krabbe, I think it more than possible that I shall recollect that woman."

"It is, at all events, well worth trying, Hemmingby; we will leave together by the early train to-morrow morning."

"No; I don't think that will exactly do," returned the manager. "I won't go down with you, but follow, and join you somewhere near the cottage. I intend to get into Rydland myself late at night, and not, if possible, let the Pegrams know that I am in the town until after we have paid our visit to old Krabbe. I may be wrong, but I have an impression that they will put considerable obstacles in the way of my seeing their nominee. You go down to-morrow, call upon them that afternoon, and arrange to pay your visit about mid-day; never trouble about me; I shall turn up as you knock at the cottage door, you bet your life. As for you, Mr. Phillimore, you will, of course, inform the Viscount that the 'Tontine' is not reduced to a match yet; and, consequently, the dividing of the stakes

not at present practicable. And I think now we may consider Bob Pegram's marriage as knocked pretty well into a cocked hat. They are smart, very smart, these Pegrams; but I reckon we shall prove one too many for them this time. However," concluded the manager, laughing, "I have no cause to brag, for Bob Pegram has had a dinner out of me on the strength of his marriage, and that is something to the good, anyhow."

Lord Lakington was not a little disturbed by the announcement the next morning that Mr. Phillimore wanted to see him. The Viscount hated being disturbed over his after-breakfast cigar and newspaper. Moreover, he felt quite certain that this interview with his nephew was not likely to be a pleasant one.

"Confound the fellow," he muttered; "he was here only yesterday, and now I suppose has come again bothering about Beatrice's marriage. I shall have to give him clearly to understand that this is a subject about which his advice is not needed, that it is all settled, and further interference on his part I shall regard as unpardonable presumption."

Indeed, for a few minutes his Lordship debated whether he would not decline to see Jack; but feeling that he could hardly shut the door in the face of his own nephew, finally determined to admit him. Resolved, however, to take the bull by the horns, no sooner did Jack Phillimore make his appearance than the Viscount hastened to exclaim—

"Pray sit down. Delighted to see you, of course; but I trust that you have not come to re-open yesterday's conversation. It is impossible you can have heard anything from Rydland as yet, nor likely indeed that you will find these wild suspicions of yours substantiated. Now, my dear Jack, the thing lies in a nutshell: if you like to come to Beatrice's wedding we shall be very pleased to see you; if, on the contrary, you think fit to feel aggrieved, very well, stay away; but once for all, be good enough to un-

derstand that I decline all further discussion on the subject."

"As far as discussion goes, certainly not, unless you like," replied Jack. "I have only come down this morning to put you in possession of a fact, not a suspicion, mind, and to point out the difference that that fact makes in the arrangement between you and Mr. Pegram. I am not going to say a word about the marriage one way or the other; that is for you to determine. What I have to tell you is this. The nominee of the late Miss Caterham, who has been so long missing, has been found, is alive, tolerably well, and in no immediate danger of dying. Miss Caterham, of course, willed her share away, and, by curious coincidence, the young lady to whom she left it at present forms one of your family. Miss Chichester is at present the third shareholder. You know that she went to Portsmouth the day before yesterday to identify an old servant; that was the missing nominee—one Terence Finnigan. You will see at once that you and Pegram at the present moment are arranging to divide, not only what you have not got, but what you may never have. My suspicions, you see, I am putting quite in the background. What I have just told you is a fact that can be testified by unimpeachable witnesses. Miss Chichester herself can tell you that she saw Finnigan alive forty-eight hours ago, and either Mr. Ringwood or Mr. Carbuckle could tell you that the result of his being alive is as I say."

"Egad! this makes a devil of a difference," exclaimed the Viscount; "that fellow Pegram always assured me Miss Caterham's nominee was dead. It is not likely that Beatrice would marry into that sort of family if there was any doubt about the settlements being all right, not that I wish to influence her in any way (the noble Viscount clung close as ever to his old hypocritical assumption); but I should think it my duty to place this material change in her marriage prospects before her. One cannot tell,

but I can hardly suppose that she is so infatuated about young Mr. Pegram as to overlook the fact, that the one thing which entitled the son of a country solicitor to aspire to the hand of a Phillimore was his wealth. You know, Jack, we can only be guided by facts; but I think it quite possible that your suspicions are correct, and that these Pegrams are confounded scoundrels."

"Then I suppose you will write by to-night's post to Rydland to inform them of this discovery, and that, in consequence, the engagement must be regarded as completely at an end."

"Certainly; that is, if Beatrice consents. I must of course consult her, and be guided by her wishes."

"Exactly," rejoined Jack, falling into the humour of his noble kinsman, and assisting him in the belief that he was a model father, whose first care was his daughter's happiness. "You no doubt wish to talk matters over with Trixie as soon as possible, so I will get out of the way. The sooner you have polished off the Pegrams the better pleased I shall be."

As Jack Phillimore shook hands with his uncle, his intention undoubtedly was to leave the house forthwith; but he was so elated with the march of events, that no sooner did he find himself outside of the door, than it occurred to him to dash upstairs and whisper an inkling of the good news to Mrs. Lyme Wregis. He bounced into the room unannounced, and at once found himself face to face with his cousin. Beatrice started for a moment, but recovering herself, extended her hand, and said—

"You were very rude to me, sir, the last time we met. I sent you a message of reconciliation the day before yesterday by Mr. Ringwood; you have run-up, I trust, to say that you mean to comply with my request?"

"You mean, to come to your wedding? yes, Beatrice, I have promised to be there; but I do not think it will take place quite so soon as you fancy."

The girl's face flushed ; there was an angry light in her eyes.

"I do not understand you. I do not want to quarrel with you ; and if you are going to say unkind things about my marriage I will not stop to hear them."

"I have nothing further to say," retorted Jack, "than that your father wishes to see you in his study."

Beatrice looked sharply at her cousin for a moment, as the remembrance of the last time her father wished to see her in his sanctum flashed across her ; but the bright, confident smile on Jack's face re-assured her, and with a little nod she passed through the door he held open for her. His next proceedings astonished Mrs. Lyme Wregis not a little : darting across the room, he kissed the old lady's hand, thanked her warmly for her letter to him at Malta, and wound up by exclaiming—

"It is all right, Madam ; we will bowl out the Pegrams—stock, lock, and barrel. When Beatrice comes back she will tell you she is a disengaged young woman, and that little beast Pegram will have his *congé* despatched by to-night's post. I cannot say it has been all my doing, but I have done my share, and, undoubtedly, without me, my uncle would probably have heard what he now knows too late. She would have been married. Now she won't be, at all events, to a Pegram."

And without vouchsafing further explanation, Jack dashed downstairs, and out into the street, feeling that in his present state of high spirits no house was large enough to contain him.

Lord Lakington remained for some time after his nephew left him immersed in thought. What was he to do now ? This arrangement with the Pegrams must of course be put an end to. The solé reason for the marriage had disappeared, and the Viscount was not a little put out about it. The terrible thing to him was, that he found himself once again in exactly the position from which his

compromise with the Welsh lawyer had rescued him. The very comfortable income he was at present enjoying was liable to vanish at any moment. Even if Jack's supposition be true, that the Pegram's nominee was, in reality, dead, and that they were palming off an impostor in lieu of him, still there could be no doubt about this man Finnigan; and if he should happen to outlive Mrs. Lyme Wregis, the Viscount saw that he would be reduced to those straits of genteel poverty, the remembrance of which made him shudder. Already he was turning over in his own mind what it would be best for him to do under the present circumstances; and the more he thought the thing over, the more it struck him that it would be a good thing should his nephew turn out to be right. Only let the Pegrams be proved out of the "Tontine," and it might be possible to come to a compromise with the only other person left in it besides himself; and then he suddenly recollected that this other shareholder was Miss Chichester. Well, that would clearly facilitate matters. The young lady was at present residing under the same roof, and Carbuckle, her nominal guardian, was an old friend; so that there would be no difficulty about breaking the ice on the subject. Only let the Pegrams be convicted of fraud; and here the Viscount remembered the errand upon which he had that day despatched Mr. Ringwood—a mere farce, as he thought yesterday, to which he had consented to pacify his impetuous nephew; but which he now most sincerely hoped might turn out to be a successful exposure of fraud. Here his meditations were interrupted by the appearance of Beatrice, who simply observed, as she entered—

"I heard from Jack you wanted me, papa."

"Yes; I have something unpleasant to explain to you; I know it is most unpleasant for a girl to get talked about, and I am afraid, my dear Beatrice, that is what will happen to you if ruled by my advice. Of course, when a girl

breaks off her engagement there is always considerable gossip about it; she is either declared to have behaved abominably, or pitied for having been shamefully ill-used; and yet, my darling Beatrice, as your father, and so naturally having your best interests at heart, if you can but assure me that your feelings are not too deeply involved, I must counsel you to break your troth with Robert Pegram."

"My dear father," exclaimed Miss Phillimore, and barely able to conceal a shade of indignation in her tones, at the idea that he should affect to believe that she would ever have contemplated this marriage, except to relieve him of the possibility of poverty.

"Don't interrupt me, child," interposed the Viscount, endeavouring to keep up the comedy to the last; "if your heart is engaged in this match, I won't say that I will oppose your wishes, but it is my duty to point out that a third shareholder has appeared in the 'Great Tontine,' and that Mr. Pegram is in no position to make the very handsome settlements he intended, and probably——"

"Not another word," exclaimed Beatrice, eagerly; "you know perfectly well that it was for your sake I consented to wed this man. If it is not to benefit you, for heaven's sake let him go his way. As for me, let all London say what they will of me, I only know that I feel like the prisoner whose fetters have been struck off; I shall go to bed to-night with a lighter heart than ever I have had since I learnt that Robert Pegram was my wooer."

"Then I will write by this very post, Trixie, to Wales, and put an end to your engagement. I regret to say there are grave suspicions of unfair play on the part of the Pegrams in the matter of the 'Tontine.' But who do you think this third shareholder is, the nominee of whom has been so unexpectedly discovered, after being lost for the last two years? no other than Miss Chichester."

“What! do you mean Mary?—Mary Chichester, who is living with us now?”

“Just so,” rejoined the Viscount.

“I am glad; she is such a dear girl; and now she will be an heiress, and have lots of money, will she not?”

“That is as may be,” replied her father; “but if it so happens, she will in some wise be an heiress at your expense. Please bear in mind, that you must not whisper a hint of the ‘Tontine’ to your grandmother; the idea that I have speculated on her life might make her uncomfortable. There is no reason for such a feeling, but many people have whims on these points.”





CHAPTER XXXI.

EXPOSURE OF THE PEGRAM FRAUD.

MR. PEGRAM was slightly disconcerted at not receiving a letter from Lord Lakington by return of post, in answer to the one which he had written detailing the account of Jack Phillimore's visit to Rydland ; but he was made still further uneasy by receiving a visit in the afternoon from Mr. Ringwood, who explained that he came as Lord Lakington's accredited agent to see Mr. Krabbe, and make a few inquiries concerning him.

"I am bound to mention, Mr. Pegram," said Ringwood, in the course of conversation, "that Lord Lakington would never have dreamt of sending me down here on such an errand if you had not yourself proposed it ; but although placing no faith in his nephew's statement, he thought it would be more satisfactory to you and Mr. Robert Pegram that the thing should be in some fashion investigated. There are, of course, plenty of people in the town who can testify to the old man living at the cottage being Mr. Krabbe ; and having heard them speak to this point, I will, with your permission, just call upon Mr. Krabbe to-morrow morning, and that will, I think, be quite sufficient."

"Pray do not think you want permission from me," rejoined the old lawyer. "Anybody is welcome to call upon the old man whenever they please. Mr. Krabbe, it is true, will not always receive visitors ; nor does his

nurse consider it judicious to disturb him at the caprice of any passer-by who once knew him. His old friends go when they like, though it is poor work, sir, looking upon the wreck of a man you once knew, especially when, as is often poor Krabbe's case, he does not even recognize you."

So it was all settled as Ringwood proposed, although Mr. Pegram was secretly dissatisfied that the Viscount should have taken him at his word. He had calculated on a chivalrous reply from Lord Lakington, to the effect that he could not insult him by thinking of such a thing as sending down an agent to make the inquiry he courted. However, he was not a whit dismayed at any result that was likely to attend Ringwood's investigation.

"He is rather too oily, Bob, this one; they are much less likely to be dangerous when they are all bluster, like Mr. Phillimore; this chap can keep his tongue quiet, I'll be bound. Well, he is not likely to learn enough in Rydland to set it wagging when he gets back to town."

"He takes the thing very quietly," returned Bob Pegram, "and in a way that looks as if he thought he was here on a fool's errand."

"I don't blame him a bit; but it is not what I expected from the noble Viscount," said old Pegram. "As a matter of business, he is quite right to inquire into our solvency, so to speak, before making the deal; but still, although I proposed it in consequence of his nephew's visit, I never thought he would have taken me up. It don't altogether fit in with my estimate of his character. Surely nothing else could have occurred to render him suspicious."

"I can't say for that," rejoined Bob; "but I tell you what it is, this game is getting a precious sight too risky to be pleasant; and I declare I think it would be wiser to give it up."

"Give it up!" replied his sire fiercely; "what! when less than a week ensures our success! This Mr. Ringwood

may be ever so clever a man ; but let him make what inquiries he will in the town, there is nobody to throw a doubt about Krabbe living in that cottage. And as for seeing him, what can be the use of that ; he cannot possibly say whether he sees him or not. His wishing to pay the old gentleman that visit, does not look as if he was a very shrewd hand at picking up evidence."

It may easily be supposed that the Pegrams took care that a vigilant eye should be kept on Ringwood ; but that gentleman conducted his questioning with great openness, and seemed easily satisfied. In fact, he made up his mind to affect to treat the whole thing as a mere form. He was quite convinced that of himself he could discover nothing at Rydland ; that, do his utmost, he should be as completely hoodwinked as Jack Phillimore, and that his sole chance of making any discovery lay in the unexpected appearance of Hemmingby. That keen-eyed gentleman might see through the imposition, more especially if he came upon the scene unannounced. And Ringwood was so far successful, that the easy-going manner in which he set about his task lulled the half-awakened suspicions of the Pegrams ; but unfortunately the morrow's post put them thoroughly on the *qui vive*, for by it arrived that letter from Lord Lakington, in which he declined the honour of their alliance, on the ground that the nominee of the third shareholder in the "Tontine," long supposed to be missing, was found ; and, consequently, such a division of the big lottery as they had contemplated had become impossible.

A half-muttered execration escaped the old lawyer's lips, at the information that Terence Finnigan was still in the land of the living. All search for him had been so long futile, that, like Lord Lakington, he had ceased to take this third shareholder into his calculations, and thought that nothing but the discovery of his own fraud before the completion of his son's marriage could possibly

prevent the entire success of his subtle and patiently worked-out plot. Now, like the spider, whose web has been suddenly demolished, he felt that his meshes were all to spin again; knowing, moreover, that Mr. Phillimore, influenced by his mad passion for his cousin, had somehow got a clue to the so-far successful imposition that he had perpetrated. In all the consciousness of the triumph of knavery, he had derided the idea that Mr. Phillimore would succeed in exposing him in time to break off the fast-approaching marriage; but if that gentleman aided by clever advisers, was to have weeks, nay, months, to work out the puzzle, of which he had somehow contrived to guess the key, it was not a danger by any means to be laughed at. He was sitting in his office, pondering over what was now to be done, when Robert Pegram entered; and without a word his sire placed Lord Lakington's letter in his hands. If the father seemed to think their next move difficult of decision, the son came to a conclusion the minute he had mastered the contents of the epistle.

"That settles it," exclaimed Robert Pegram. "The whole thing is up now, and the sooner we back out the better. I should recommend reporting the sudden and painless death of Mr. Krabbe by to-day's post, and sending down to this fellow Ringwood to say it is impossible he can see the old man, for he is no longer in the land of the living."

"I don't agree with you in the least, Bob; we have carried on the imposition so far, why not a little farther? The impersonation of old Krabbe has even deceived the doctor, who attended him as long as there was any use in his doing so. The doctor, indeed, has been so convinced of having seen his old patient, he has twice sent the half-yearly certificates of his being alive necessary for receiving the dividends. What you have done so long you can surely do a little longer. One or other of the nominees will probably drop in the course of the next twelvemonth, and

then we must compromise again with either Lord Lakington or Miss Caterham's representative. To play for the whole stake would be too dangerous ; and though, probably, we may never make such terms again as we did this time, yet the half is a stake worth going for."

But Bob Pegram was fairly frightened. He had none of his father's dogged resolution ; was not, indeed, composed of the stuff of which great criminals are manufactured.

"It is hopeless, useless," he replied ; "I say, as I said before, the game is up, and the sooner we get out of the whole affair the safer for our own skins. People, you know, will hardly look upon our little mystification in the light of a practical joke should the story come out ; and as for the law, my knowledge of that profession goes far enough to suggest what an ugly name they would give it."

"You fool," rejoined his father ; "when old Krabbe dies, the fact must not be made public till two or three days after it occurs. Suppose I send such a notice as you propose to Mr. Ringwood ; cannot you imagine his thinking it a singular coincidence that the old man should die just as he has come down to see him ? cannot you imagine his suspicions being awakened ; his talking about this singular coincidence with some of the leading people in the town ? and cannot you imagine these people, in some sort, constituting themselves a coroner's inquest for the identification of Krabbe ? You are clever, Bob ; but I think it will puzzle you to produce the body."

Mr. Robert Pegram was, for the moment, completely silenced by his father's view of the case. It certainly was quite possible that Ringwood might take that line of conduct, urging, with exasperating politeness, that he was sure it would be more satisfactory to Mr. Pegram.

"You must see this as well as I do," continued the old lawyer ; "even if we wanted to abandon our scheme, it is impossible to do so just now. I wonder who Miss Caterham's representative is, by the way ; we must have a look

at the old lady's will, which will doubtless tell us. From what you have told me about the little cottage at Kew, I should fancy her relatives are not rich people ; the needier a man is, Bob—if it is a man—the easier it will be to drive a hard bargain with him ; and if it is a girl, we might arrange another marriage for you. All this is, of course, supposing that Terence Finnigan should outlive Lord Lakington's representative."

" I tell you, father, it is sheer madness to go on. This Mr. Phillimore has already a suspicion about old Krabbe, amounting evidently in his own mind to a certainty. He has not openly told you so, but shown how thoroughly he believes in what he says by his utterly unwarranted action in the matter. The imposture, no doubt, has been successfully sustained so far, might be possibly for some weeks longer ; but you must see, as well as I do, that their getting to the bottom of the Krabbe mystery is a mere matter of time ; they are certain to ascertain the fact of his being dead at last. It was a cleverly-conceived scheme on your part, and has gone very near to proving successful ; but only look at it coolly, and you must see we are beaten now. If this confounded Finnigan had not turned up I should have married the girl next week, whatever Mr. John Phillimore might say to the contrary, and we should have wound up the ' Great Tontine ' successfully by its eventually all coming into our own family. Whatever the Phillimores might have found out then would have been of little consequence ; the Viscount could hardly have prosecuted his own son-in-law, and must have held his tongue for his daughter's sake. Now my engagement is, of course, utterly broken off. The mere rumour that there is something wrong about our nominee will make Lord Lakington shy of treating with us for the future, and probably induce Miss Caterham's representative to look as keenly into the matter as Mr. John Phillimore, only with a good deal more ability. It is no question of going on with our scheme, but resolves itself merely as to how we may best back out of it."

"I still don't agree with you, Bob. You get frightened simply because you picture to yourself that our adversaries know as much as we do; absurd! This Mr. Phillimore, inspired by the madness of jealousy, has chanced to make a lucky guess; but, boldly as he announces what we know to be the truth, he is evidently at a loss how to prove his words. Lord Lakington has broken with us not in the least on account of what his nephew has told him, but simply because of the discovery of this man Finnigan, which naturally for the present puts the late contract out of his power or mine. No, Bob; it is worth going on with a little longer. Life, after eighty, is precarious, and until we ascertain what state of health Finnigan is in we had best put a bold face upon it."

"You are infatuated with your own scheme, father, and are shutting your eyes to the obvious fact that, clever as I admit it to have been, it has now failed. There is another thing, too—I doubt Mrs. Clark standing to us any longer. She is so sick of the weariness and isolation of her life, that nothing but the assurance that a few days more would release her from it has induced her to stick to us so far."

"Pooh, pooh!—double her salary; say unforeseen circumstances have postponed the conclusion of our little mystery for another few weeks. Services such as hers are only a question of money; she is getting treble her ordinary salary as it is. As I said before, double it. Inordinate wages reconcile all servants to monotony."

"It is all very well," replied Bob sullenly; "but you don't suppose that this woman is unaware she has us in her power."

"You have never been so foolish as to tell her anything?"

"No, nothing more than I was positively obliged; but she is far too clever a woman not to know that the story she could tell would be easy of interpretation to some of the people round here, whatever mystery it may seem to herself."

"Do the best you can with her," rejoined the old lawyer; "we will talk the whole thing over another time; but back

out of it or go on with it, we must hoodwink this Mr. Ringwood to-day. Remember, you and Mrs. Clark are bound to have old Mr. Krabbe ready for him by mid-day;" and in this estimate of the present situation Bob Pegram was reluctantly forced to concur.

Ringwood's inquiries had, as he expected, led to nothing. That old Mr. Krabbe lived as a pensioner of the Pegrams in a little cottage just off the Llanbarlym Road was evidently firmly believed by the good people of Rydland. That anybody should be personating the ex-clerk had never been hinted at in the town, and the townsfolk would have been as much astonished at the suggestion as puzzled to account for the object of such a personation. It was with no little curiosity, therefore, that Ringwood strolled out to pay his pre-arranged visit; and his curiosity was excited, not with the hope of making any discovery himself, but simply as to what might be the result of Hemmingby's appearance on the scene. That he should find a very old man he had no doubt, and that man would not be Mr. Krabbe. But then he felt that he of himself could make no more of this than had Jack Phillimore. He had no difficulty in finding the cottage, and though he kept a sharp look-out in all directions, had seen no signs of the manager, and it was not till he was about to rap at the door that a quick step upon the gravel walk behind him made him pause, and he saw Sam Hemmingby by his side.

"I got into Rydland late last night, and I do not think a soul I knew saw me slink out here. I came across country most of the way, for fear of meeting any one, and have been skulking behind the hedge for the last hour. I saw Bob Pegram go in by the back way about half-an-hour ago; he is come, I suppose, to warn this old counterfeiter to get ready for you, and to keep an eye upon him while he plays his part."

At this moment the door was opened by Mrs. Clark, who was, at first, most palpably disconcerted by the appearance of Hemmingby on the scene. Recovering her composure

after a few seconds, she ushered them into the little parlour, and addressing herself to Ringwood somewhat pointedly, explained in a low voice that Mr. Krabbe would have finished dressing in a few minutes, and see them if they would sit down and wait.

“Where the deuce have I seen that woman before?” muttered the manager, as Mrs. Clark left the room. “I am more convinced than ever that I have seen her before, and that she knows me. It is just the way she went on the last time I was here—would not look at me, nor speak to me more than she was positively compelled. You’ll see she’ll keep her back to the light, and display the most unfeminine silence all the time we are here.”

“You think she is afraid of your recognizing her then?”

“Just so; and it was the hope that I should do so prompted me chiefly to volunteer accompanying you in this visit. I do not expect to make much of the old man, without believing him to be really old Krabbe. I have no doubt the old mummy they have got is so like him that it will be devilish hard to tell ‘t’other from which.’”

At this juncture the same decrepit wreck of humanity that Jack Phillimore had seen tottered into the room, supported by the nurse on one side and his stick on the other. Pausing as soon as he had advanced three or four steps, he pointed with his stick at his visitors, and turning to Mrs. Clark, exclaimed, in a piping treble—

“Tell them to go away.”

Forced to reply in some fashion, the nurse raised her voice and shouted into the octogenarian’s ear—

“These gentlemen have come all the way from London to ask after you; won’t you say ‘How do you do’ to them?”

But the old gentleman only replied by incoherent mutterings, in which objurgations, such as, “a pack of prying fools,” seemed mingled with querulous complaints as to the scarcity of sunlight in these days as compared with those of his youth.

Hemmingby eyed the old man narrowly while the nurse busied herself in adjusting his cushions, wraps, etc., and crossing the room rapidly, held out his hand, and exclaimed—

“How do you do, Mr. Krabbe?”

The old gentleman looked at him for a few seconds, then muttering sulkily that Hemmingby had got between him and the fire, nestled sullenly down amongst his cushions.

“It is wonderfully like the real article,” said Hemmingby in a low voice, as he resumed his seat by Ringwood. “In spite of my doubts, I would not venture as yet to swear that he is not the real man.”

Ringwood’s hopes rather fell at this announcement. He had fully expected to hear the manager pronounce Mr. Krabbe an impostor as soon as he had had a look at him; while Hemmingby’s strong impression, that he should, after a little, recognize the nurse, he had taken slight heed of.

“I am afraid, gentlemen, you will get little out of him to-day. He is very deaf, as you may see, at the best of times; and when he is out of temper, as is the case just now, he simply won’t hear, scream at him as you will.”

Hemmingby was right in the prediction about the nurse. She kept her face as much as possible turned away from him, and addressed herself to Ringwood in low, measured tones, which struck the manager as having been deliberately adopted. He was disappointed, for he had reckoned upon her voice to recall this woman to his memory. As yet it had told him nothing, and he felt pretty sure that she would allow him to hear as little of it as might be. Clearly, if possible, he must force her to talk.

“No,” observed the manager; “the old crittur don’t recollect me a bit; and yet, poor old chap, he and I have been friendly for the last twenty years; but I suppose, ma’am, there are many of his old friends he don’t recognize?”

“He recognizes very few of them now, sir,” rejoined the nurse, in the same low, mechanical tones.

"He knows Mr. Pegram, of course," said Hemmingby carelessly. "When they are in that way they often lose all memory about the events and acquaintances of the latter part of their life, it is true; but it is hard upon forty years ago that he and the old lawyer came together."

"Who said anything about Mr. Pegram?" piped the octogenarian, from the depth of his cushions. "He never comes near me now; why should he? What does he want with a worn-out old fellow like me? But I'd like to see him, I'd like to see him."

A gleam of surprise flashed for a moment across the manager's face; but, transient as it was, the woman, who from under her downcast lids was stealthily watching him, saw it, and fidgeted nervously with her apron in consequence.

"It strikes me," continued Hemmingby, "that my old friend there is not quite so deaf as you make him out to be, Mrs.—Mrs.—"

"Clark, sir," she replied. "Excuse me; I told you just now that, though he really is very deaf, he exaggerates his deafness a good deal when out of humour. The name of Pegram would, of course, attract his attention."

"Pegram!" quavered the invalid again; "I want to see him about that right of foreshore in front of Rydland Terrace. If he don't buy it somebody else will, and build on it, likely as not. It will send his rents down in the Terrace if he lets any one build between him and the sea."

There was a twinkle in Hemmingby's eye, which did not escape Mrs. Clark, as he replied—

"Why, your head is as clear for business, Mr. Krabbe, as ever it was; if you would only take to an ear-trumpet, I believe, when you have got through the winter, you might resume your old place in the office. Don't you think, ma'am, he will come round with the spring a bit?"

The nurse shook her head, but made no further reply.

"Well, Ringwood," said the manager, rising, "you were sent down here to see Mr. Krabbe, and so put an end to a

foolish rumour ; I suppose you are satisfied now, and quite ready to vouch that he is alive, and in tolerably good case, for his age. Why, he's ready to blow old lawyer Pegram up for not calling on him this minute. I should like to shake hands with him before I go ; perhaps, ma'am, you wouldn't mind telling him so."

The nurse screamed the request into the old man's ear ; but his sole reply was a severe fit of coughing and choking.

"I don't think he means to hear me, for one thing," said the nurse, in the low, studied tones she had preserved all along ; "and, as you see, his cough troubles him terribly besides."

"The eccentricities, as well as the infirmities, of age must be respected," rejoined the manager gravely. "Good-bye, Mrs.—ah ! yes—Clark."

And nodding to the nurse, he was, accompanied by Ringwood, about to leave the room, when, to the intense astonishment of the latter, he turned swiftly round, crossed to the deaf man's chair, put his hand lightly on his shoulder, and whispered into his ear. Ringwood saw the invalid start as if the manager had bit him ; but before he could observe more, Hemmingby hurried him into the lane, and led the way rapidly back to Rydland.

"Well," said Ringwood, as they turned into the high road, "what do you make of it all ? and what, in heaven's name, possessed you to whisper into a deaf man's ear ?"

"I can't explain matters more briefly," rejoined Hemmingby, laughing, "than by telling you what I said. It was merely this—'A leetle overdone, Bob ; but you can have twenty pound a week at the 'Vivacity' whenever you like to join the profession.'"

"Why, you don't mean to say—" exclaimed Ringwood.

"Yes, I do," interrupted the manager. "Bob Pegram plays old Krabbe, and devilish well he does it. As for the nurse, I still can't put a name to her ; but would back her also to be theatrical."



CHAPTER XXXII.

MARY PENETRATES THE MYSTERY.

AS the footsteps of the visitors died away Bob Pegram sprang from his chair, and, throwing his rug and wrappers upon the ground, exhibited the comic picture of a young man partially made up to represent an old one.

"It's all up, Kitty," he exclaimed. "I told the governor it was madness to continue the deception; but he was as obstinate as a pig, and refused to admit that he was beaten. Of course, neither he nor I ever reckoned upon Hemmingby turning up in this way; I wish I had taken your advice. You said the minute you saw your old manager that it was best to say old Mr. Krabbe was too ill to receive visitors, that if we once played our little comedy before him he was certain to detect one, if not both of us; but I had bamboozled so many, that I was ass enough to think I could deceive him. What do you think he whispered into my ear before leaving, Kitty?"

"I don't know," she replied; "but it does not much matter. I saw that he had recognized you some little before that; whether he made me out also I cannot say; but that, I suppose, is not of much consequence now."

"Do you know what all this means, girl? do you know that this means penal servitude for me? Why Hemmingby should turn against us in this fashion I cannot imagine;

he could not have come here with that barrister fellow by accident. At all events, it is too risky for me, and I mean to be out of Rydland to-night."

"Yes, Bob dear, if that is the case we cannot fly too quickly. I don't know what they can do to me; but, at all events, we will meet our fate together."

"I am not sure if you had not better stay," replied Bob doubtfully.

"I shall do nothing of the kind," rejoined Miss Clyde; "wherever you go I am going with you; you got me into this scrape, and you are bound to see me through it."

"Very well; I am sure I only spoke for your own sake; I shall be only too glad to have such a charming travelling companion. Only mind, Kitty, I intend a long journey. I mean going to America if I am not interfered with, as I don't think this climate will suit my constitution any longer."

"Only swear you will make me your wife, Bob, and I will go anywhere."

"I will marry you as soon as ever I get to New York, I promise. And now, my dear, if we are to decamp without beat of drum, the sooner we make our preparations the better. As soon as I have got into my own clothes I shall go back to Rydland, draw some money from the Bank, send a portmanteau quietly down to the station, and slip up to London by the evening train. You had better join me at the station, dressed in your customary attire; but you must leave everything here except what you can carry in a handbag; to send any one for your trunks will attract attention."

"All right," replied the girl, "you may trust me implicitly to obey you, though I have not yet vowed to do so. Have you any further directions to give me?"

"Only these, Kitty: take your own ticket at the station, and don't speak to me until after the train has started; I will take care to get into the same carriage with you."

"And now, Bob dear, to change our dress. You wretched old thing, how I hate you!" And as she spoke, Miss Clyde threw the slightly exaggerated nurse's cap she wore by the side of the *ci-devant* Krabbe's scratch-wig, and allowed her own redundant tresses to tumble about her shoulders. "Whatever happens to me," she continued, "it cannot be so bad as this; no imprisonment can be duller than the life I have led in this abominable cottage; and as for hair," pouted Kitty, with a sly glance at her own locks, "you may as well have it cut off as not be allowed to show it. Ah, Bob, I have done for you what no man has ever induced an actress to do yet; I have played an old woman *before my time*."

"Never mind, Kitty," replied Bob Pegram, laughing; "it makes you look younger than ever when one sees you as your own proper self. And now to get rid of my wrinkles, eyebrows, and these antiquated garments."

Bob Pegram, as, having resumed his own clothes, he walked quickly back to Rydland, rapidly turned over in his mind all the details of his projected flight. He had no choice but to make Kitty Clyde his companion, even if he had not been sufficiently attached to the girl to desire carrying her off with him. It was quite evident that nothing would have induced her to remain at the cottage after he had made up his mind to fly Rydland, and even if it had not escaped his lips in the first terror of detection, she was far too shrewd not to know that the minute the secret of the fictitious Mr. Krabbe was penetrated, that attempting to continue the deception was useless. There was but one difficulty that he saw in the way of his stealthy retreat, and that was his father. To draw a good big sum from the Bank, and slip quietly away from Rydland, was easy enough; but the bidding good-bye to his father was a different matter. Influenced entirely by his own selfish fears, he determined to spare the old lawyer that ceremony.

"He will probably be death upon going on with this

scheme of his, although it has palpably miscarried, and it is waste of time to argue with him on that point," thought Bob. "He will furiously oppose my making a bolt of it, and urge me to stop and brazen it out, declaring that Lord Lakington, in common delicacy, cannot expose us: I don't feel as if there was much brazen left about me. Of course, he will want to know how I got on with Ringwood; and when I tell him how Hemmingby found me out, declare that if he promises to drop the thing at once, Hemmingby will never expose him. I am not so clear about that. At all events, I do not fancy walking about the streets on sufferance. I am devilish sick of Rydland; and as for Miss Phillimore, she is an honourable and a crasher, I know, but she is just a little too stand-off for me. Kitty Clyde is worth a dozen of her. No; mum is the word; only let me get clear away to America with Kitty, and I'll take to the stage as a profession. Why, Hemmingby said I was worth twenty pounds a week;" for, even in the midst of his consternation at the manager's discovery, Bob Pegram's vanity had been tickled at the delicate manner in which it was announced.

Adhering to this resolve, he kept carefully out of his father's way; but, moved by some compunction, employed a part of his time at "The Crown" in writing a short note to him, in which, after explaining his own flight and his reasons for it, he strongly recommended the old man to follow his example before the thing got blown. He further reminded him that he had already obtained two dividends from the "Tontine," by the fraudulent representation that old Krabbe was alive, and, consequently, placed himself at the mercy of Lord Lakington, or anybody else who chose to denounce him, including even that Mr. John Phillimore whom he had threatened to commit as a rogue and a vagabond. At last, seeing that his train was nearly due, he strolled out of the hotel, gave the boots a shilling to carry the letter up to his father, and made the best of his way to the station.

Hard as old Pegram was, he a little broke down under his son's note. It has been said that every human being must have something to love, that it is a necessity of our existence, and such love as lawyer Pegram was capable of giving he had centred on his son. The great end of all his scheming, toiling, and plotting had been to leave Bob in the position of a country gentleman. He knew that he had been an indulgent father, and on the only two occasions upon which he had despotically required submission to his will it was so palpably for the young man's good that it should have disarmed resentment. He had opposed his going on the stage; he had insisted on his marrying the Honourable Beatrice Phillimore. What father in his position would not have done the first? while as for the second, was it not bidding him to wed wealth, beauty, and high connection?

"I knew he had not my nerve," he muttered; "but I never thought he would run off and leave his old father in the lurch in this way. If he had only had the pluck to stand staunch to his guns, though the game may be up as far as the 'Great Tontine' is concerned, no harm would have come to us. We have not much descent to boast of, we Pegrams, and we may not be much to look at, but damme! Bob is the first of the breed that ever turned cur."

However, the old lawyer quickly recovered himself, and after the first half-hour, faced the situation as undauntedly as ever. He went down that very night to the cottage, and after some little groping about in the dusk, found the key in its accustomed place under the door. He had taken the precaution of bringing matches and a piece of candle with him; striking a light, he proceeded to inspect the premises. He found them, as he anticipated, deserted. In the bedroom, where the phantom Krabbe had been supposed to reside, there were scattered about all the accessories of the masquerade. The shawls and wraps,

the quaint costume, the stick, the wig, crape hair, camel's hair brushes, lining wires, and a variety of theatrical pigments. The room formerly occupied by Mrs. Clark he found similarly littered. The snowy aprons, large caps, and common serge dresses which she had worn while personating a nurse, Kitty Clyde had abandoned with more glee than ceremony. After carefully searching the cottage, Pegram felt satisfied that no one had been there since Mrs. Clark had abandoned it. Having gathered all the garments, both masculine and feminine, together, with all the other odds and ends necessary for the carrying out the imposture they had been playing, he crammed the whole into the big trunk which Kitty had perforce left behind, locked it, saw that the windows were securely fastened, and then having turned the key of the cottage door, thrust it into his pocket and wended his way slowly homewards. He enquired carelessly of the servants the next morning by what train Mr. Robert went to town, as if he had been perfectly aware of his intention, though not exactly certain of the time of his departure. A few desultory inquiries at the station convinced him that if Mrs. Clark had fled by rail she had, at all events, not been recognized. It was hardly probable that any of the officials there would know her, he thought, the chances being that they had never set eyes upon her since her first arrival in Rydland some months before.

In the course of the afternoon there was a rumour afloat in the town that old Krabbe was dead, and inquirers at Mr. Pegram's office were told it was true that the old man had died very suddenly and unexpectedly.

"They often flicker out in that way, as Dr. Roberts, who always attended him, will tell you: he suffered no pain and it was a happy release," remarked Mr. Pegram in answer to questioning by former cronies of the dead man.

The easy-going country doctor was easily persuaded to give a certificate of the death without troubling himself to

walk out to the cottage. A day later, and Rydland knew that Mr. Krabbe's friends were desirous of laying him with his own family. Three or four strange-looking men arrived in Rydland, habited in rusty black, proceeded to the cottage, and were supposed to have confined and carried away the dead man by the night mail, though none of the railway servants seemed able exactly to remember having seen a coffin with them. But there was nobody to make any particular inquiries into the case, any more than there was the slightest suspicion that there was anything wrong about it. That Mr. Krabbe was dead, and had been carried away from Rydland to be buried by his own people, were facts that were received without comment, and in two or three days more, all talk about the old clerk had come to an end in Rydland.

A week had elapsed, and the old lawyer began to feel pretty comfortable as regarded the consequences of his audacious fraud. He had duly reported the death of his nominee to the Directors of the "Great Tontine," enclosing Dr. Roberts' certificate of death, all of which had been duly acknowledged.

Neither threat nor accusation was fulminated against him from any quarter; and Mr. Pegram argued that, had evil been intended him by the discoverers of his imposture, he would have received notice of it ere this. That discovery had been made, he supposed, by Mr. Ringwood, agent of Lord Lakington, for Bob had made no mention of Hemmingby, and he reasoned very plausibly that, after the terms on which he had lately stood with Lord Lakington's family, the Viscount would probably not press the charge against him; and could he but have had a peep into Sam Hemmingby's sanctum at the "Vivacity," he would have given a grim smile in acknowledgment of his own astuteness. He had played a bold game to secure to his son the entire "Tontine," and lost; yet though he had placed himself within the grip of the law, he bid fair to come off scathless.

"Yes," remarked Sam Hemmingby; "we have regularly 'bust up' that fraud. I ran down again to Rydland, as I told you I should, yesterday; Bob Pegram and the nurse have bolted, and they told me in the town that old Mr. Krabbe had died suddenly, and that his relations had taken him for burial elsewhere. Of course nobody seemed to know where; nor, as far as casual inquiries went, could I make out that anybody had ever seen a coffin leave Rydland station. We have not, so far, succeeded in working the whole thing out, but the story is now pretty clear. Finding the old man sinking, they took him away for the benefit of his health. If he recovered, well and good; but if he did not, concealment of his death would become easier in a strange place. That is no doubt what happened; and then Bob Pegram, with his theatrical instinct, conceived the design of personating the dead man himself. It was a very clever idea. They would have been puzzled to pick up a counterfeit so like the original as Bob Pegram made himself up to be. I declare, Ringwood," replied the manager, enthusiastically, "it was one of the best bits of character-acting I ever saw. As for the nurse, I have no doubt she is an old theatrical flame of Bob's, upon whom he thought he could thoroughly rely; she was obviously a younger woman than she pretended to be."

"But how the deuce did they manage when young Pegram was up in London?" inquired Jack Phillimore.

"Easily enough," replied Hemmingby; "whenever that was the case, visitors would of course be informed that Mr. Krabbe was too unwell to see anybody. Inconvenient inquirers would always be told the same story; and I do not suppose that I should have been allowed inside the house if I had gone there openly. There can be no doubt old Pegram sees now that his scheme is hopeless, and is backing quietly out of it; and both Lord Lakington and Miss Chichester will probably receive a notification in a few days, to the effect that Mr. Pegram is no longer a shareholder in the 'Tontine,' in consequence of the death of his nominee."

“Miss Chichester’s letter would be addressed to Carbuckle. Oddly enough, she has been kept in total ignorance of the ‘Tontine,’ and has no idea that she is a shareholder, or even aware that there is such a thing,” observed Ringwood.

“Well,” continued Hemmingby, “I suspect there is very little doubt that Pegram has drawn his dividends since the actual death of Mr. Krabbe ; and under those circumstances he has obtained money under false pretences, at the expense of the Viscount and Miss Chichester. Of course, if either of them stir to recover this, the Directors will have to prosecute. I rather hope they will not, although the old fox richly deserves it ; still, I should be loath to see him get penal servitude. As far as your uncle goes, Mr. Phillimore, I think he can hardly take proceedings, considering the terms upon which he stood with the Pegrams a week ago. But Miss Chichester’s case is very different, as the money might easily be recovered from Pegram.”

“I can say nothing about that,” said Ringwood. “As far as Miss Chichester is concerned, the decision will probably rest with Carbuckle.”

“My uncle will naturally decide for himself,” chimed in Jack Phillimore ; “still I quite agree with Hemmingby, that, under the circumstances, he cannot well prosecute.”

“Well, I trust Carbuckle will take the same view of it,” rejoined the manager as the young men rose. “Good-bye ; and remember, Mr. Phillimore, only give me due notice, and I shall be delighted to give you a farewell bachelor dinner at the ‘Wycherley.’”

“I say, Ronald,” remarked Jack Phillimore a little gravely, when they found themselves in the street, “I am awfully afraid I have put my foot in it. You never told me about the ‘Tontine’ being kept a secret from Miss Chichester ; and when I went down to tell my uncle of the discovery of Finnigan, I blurted her name out as the third shareholder, and it is probably all over the house by this time.”

"I rather wish you had not done so," rejoined Ringwood, "simply because Miss Caterham expressed a strong wish in her will that Mary should be kept in ignorance of it, unless the 'Tontine' should be decided in her favour; but it cannot be helped, and it can be, after all, no great harm done."

Jack Phillimore was perfectly right in his conjecture, that Lord Lakington would not confine the knowledge of Miss Chichester being the third shareholder of the "Tontine," to his own breast. He had, as we know, confided it to Beatrice, and it was not long before that sprightly young lady congratulated Mary on her position as an heiress.

"Rival heiresses, my dear! only to think that you or papa—which means me naturally—must come into eight thousand a year; and don't think me mercenary, as I know you must have thought me for consenting to that odious marriage, if I do not congratulate you should you prove successful; but your success would involve the death of my dear old grandmother, which I venture to hope will not occur for some years yet."

"What on earth are you talking about, Beatrice? what *can* you mean by calling me an heiress? I am sure I should be just as sorry if anything happened to Mrs. Lyme Wregis as you would be."

"Mary Chichester!" exclaimed Beatrice, placing a hand upon either of her friend's shoulders, "is this affectation? or do you mean seriously to tell me that you never heard of the 'Great Tontine'?"

"The 'Great Tontine'! no. And what, pray, is a 'Tontine'?"

"Well," rejoined Beatrice, "I do not know that it is so very curious after all, for till four or five months ago I am sure I had never heard of a 'Tontine,' nor did I know the meaning of the word; but sit down here by me on this sofa, and I will tell you all about it."

And then Miss Phillimore proceeded to explain the

whole mystery of the big lottery to her friend, and many things that had puzzled Mary no little became easy of understanding now. This, then, was the portentous secret that had so weighed down her aunt; and the girl reflected sadly that, had Miss Caterham only confided in her, she might have done much to combat the nervous depression which had embittered the last weeks of her aunt's existence.

"Poor Terence!" she said at length, "I had little idea that his life was of such value to us; I declare I wish I had been still in ignorance of the whole affair. There is something a little revolting in speculating on the lives of those we know and are fond of."

"You are right, it is not nice," rejoined Miss Phillimore; "but that is by no means the worst it leads to. A few months back, when you were still searching for Terence Finnigan, this prize was supposed to lie between the Pegrams and ourselves; and in a moment of infatuation I consented to marry Mr. Pegram, and so make a certainty of sharing it. Not caring for him in the least—in fact, if anything, slightly despising him—I was weak enough to promise him my hand; and what is more, Mary, if it had not been for the fortunate discovery which rendered this arrangement impracticable, I should have been too great a coward to break my engagement, and should by this have stood at the altar as his bride. You need never fear any repining on my part should the 'Great Tontine' fall to your lot, for you have rescued me, hard though I strove to shut my eyes to it at the time, from what I know now would have been life-long misery."

"You blame yourself too severely, Beatrice. I feel sure you would never have given your consent to that marriage if you had not been over-persuaded by others whose eyes were dazzled by the prospect of wealth—your father, perhaps."

"My father," interrupted Miss Phillimore, quickly, "set

before me, as he was bound to do, the advantages of the match ; and I, weak, sordid little idiot that I was, threw over the man whom I loved with all my heart and soul for those golden prospects."

The girl was loyal to her father to the last. But Mary was a shrewd observer, and had not resided this last fortnight under the same roof with the noble Viscount without arriving at a pretty fair estimate of his character ; and now that she was acquainted with the history of the "Tontine," had no difficulty in guessing how Beatrice's engagement had been brought about.





CHAPTER XXXIII.

WEDDING BELLS.

IT was quite open to question whether Lord Lakington was not as much dismayed at the explosion of the great Pegram fraud as the old lawyer himself. He was grateful to his nephew, no doubt, for preventing his falling a prey to a most audacious imposition; still the fact remained, that he, Viscount Lakington, was left in just as precarious a position regarding income as ever.

“The selfishness of one’s own flesh and blood,” he muttered, as he paced his study in serious reflection about what was best for him to do, “is perfectly disgusting. There are Beatrice and my precious nephew continually purring away like a couple of kittens, and with just as much consideration for their future. I suppose Trixie thinks her having had a narrow escape from marrying an adventurer entitles her to marry a pauper; while my graceless nephew, in consideration of his late services, no doubt thinks himself entitled to claim his cousin’s hand. They cannot plead ignorance, for they are in possession now of the whole story of the ‘Tontine,’ and yet they go on philandering as if their marriage could by any means be possible, and never thinking for one moment what is to become of ME. I shall really have to speak to Trixie on the subject. Lovers, I know, are proverbially deficient in sympathy for any one but themselves; still, it is deuced selfish of them not to remember what a confoundedly unpleasant position I am in.”

Although the Viscount might argue to himself that it was his nephew's bounden duty to marry money, wherewith to prop up the coronet that would eventually fall to him, yet he had an inward conviction that Jack Phillimore would please himself about choosing a bride; and though he might talk of speaking to his daughter concerning the palpable love-affair going on between herself and her cousin, yet he knew that he had tried Beatrice's obedience to its uttermost limit when she consented to marry Robert Pegram. He knew the powerful motive that had gone to produce that obedience, and could form a pretty shrewd guess as to what that promise had cost her. He had no such reason to urge now, and felt that Beatrice was scarce likely to show such subserviency as to the disposal of her hand in future. He might set his face against the girl wedding her cousin, but he was perfectly aware that Mrs. Lyme Wregis encouraged it. He might delay that wedding, no doubt, as Beatrice would hardly venture to take such a step without his consent, but it would be a wedding for all that; and then the Viscount began to think it did not so very much matter if it was. What irritated him was that these young people seemed so utterly to forget his position. Now that they knew all about the "Tontine," they ought, clearly, to think what was to be done for him. However, in default of being guided by their counsel, his lordship was now thinking for himself; and now occurred to him that idea which had flashed across Ronald Ringwood on the discovery of Finnigan.

"By the Lord," he exclaimed, "why should I not marry Miss Chichester myself, and settle the 'Great Tontine' that way? A famous idea! beats the Pegram arrangement hollow; most suitable from every point of view. She is a good-looking girl, and would make a very tidy Viscountess; as for me—egad! I am no age; and," he continued, after a few minutes' examination in the glass, "wear devilish well to boot. It will work capitally, and

please everybody all round. A coronet and a certainty of a good income. What can Miss Chichester ask for more? Jack may not like it, as it will very possibly cut him out of the title; but then, on the other hand, if he and Beatrice like to make fools of themselves, that will remove all possible objection. I will do it, and with as little delay as possible. I had better, perhaps, take Beatrice into my confidence at once; it would be as well to have her on my side, and she can, if she chooses, aid me materially. Girls object at times to youthful step-mothers, but she and Miss Chichester appear to get on well together. Besides, if she means realizing her present love-dream, who the second Lady Lakington is can be of little consequence to her."

Having arrived at which conclusion the Viscount rang the bell, and desired the servant to let Miss Phillimore know that he wished to see her.

Beatrice speedily responded to the summons, and entered the room with some little curiosity, but none of that trepidation with which a summons to her father's sanctum had been invested of late.

"My shameful engagement is broken," she whispered to herself, "and I have promised to be Jack's wife; and therefore, whatever papa may endeavour to induce me to do, I cannot possibly be led into such trouble as I have escaped from."

"My dear Beatrice," commenced the Viscount diplomatically, "I want to have a few minutes' talk with you. To begin with, I trust you and Jack mean nothing serious."

"I cannot see anything preposterous, papa, in a girl showing her love for a man when she has promised to marry him. I have promised Jack that, and I mean to keep my word. If you refuse me your consent, we can only wait, and hope that, when you see we are really in earnest, you will no longer withhold it."

"My dear Beatrice," rejoined the Viscount, "you cannot suppose that I have any intention of playing the

choleric, pig-headed father of the old comedies. My principal object, my dear child, is to see you happily settled in life. I have been ambitious for you ; I am so still. I think you are throwing yourself away in choosing for your husband a mere lieutenant in the navy. No ; don't misunderstand me—a most unexceptional lieutenant, I grant you ; but it means genteel poverty all the same. Now, I certainly had hoped——”

“To see your daughter happily married, papa dear,” interposed Beatrice smiling ; “and you will. I may never keep my carriage, but we shall not starve ; and in the meanwhile there is not a happier girl in the kingdom than I am.”

“It is my duty,” rejoined the Viscount, “to put the disagreeables of poverty before you just as I before pointed out the advantages of wealth ; but there I stop. I shall never oppose your union with the man you have deliberately chosen ; still you must excuse my remarking, you seem to have forgotten that the ‘Great Tontine’ is left in a most unsatisfactory state, and that you may any day see me once more walking about, that most miserable of created beings, a pauper peer.”

“I trust not,” replied Beatrice, gravely ; “heaven send that grandmamma be spared to us for some years yet ; but, at all events, it no longer rests with me to assist you. I tried my best to do my duty, and can honestly say that, to save you, I would have married Mr. Pegram, despise myself though I should have done to my dying day.”

“No, Beatrice,” rejoined the Viscount, “it is not you, but I, who am called on to sacrifice myself in the interests of the family this time. The regilding of the coronet becomes my duty. To prop up the viscountcy I must marry—marry money ; and in proof of my earnestness, I shall entrust the preliminaries to you.”

“To me ! why on earth to me ? what *can* I do ?” inquired Beatrice, taken not a little aback at the idea of her father in the guise of a wooer.

"Pshaw!" replied Lord Lakington. "If you and Jack had not got into that semi-imbecile state that invariably characterizes young people on the verge of a love match, you must have seen the obvious solution of the 'Tontine' difficulty. I intend to make Miss Chichester Viscountess Lakington. One would call it a match designed by heaven, only that the 'Tontine' savours somewhat of invention in the other place. Now, I look to you, Trixie, to sound Miss Chichester on this point; and if you find that, like a sensible girl, she sees, as I have no doubt she will do, on which side her bread is buttered, then you can break the ice for me."

"But, papa dear, I do not know—but I do not think—I mean—that I believe Mary has no idea of marrying just at present."

"Of course she has not," rejoined the Viscount. "It would be very unladylike if she had. Miss Chichester is far too well-bred a young woman to think of such a thing till some one shows symptoms of asking her."

"But Mary has romantic notions on this point."

"Romantic notions! fiddle-dee-dee! God bless me! what more romance can a girl expect than being transformed from a companion into the mistress of a house like Laketon? why, it is Cinderella on a small scale!"

"I will do my best, papa; but, indeed, indeed, I have great doubts of succeeding."

"I understand, Trixie; as your father, I no doubt seem a sort of Methuselah in your eyes, though other young ladies by no means regard me as so antiquated. Tastes differ, and the boys don't always have it their own way. Do as I bid you, and let me know the result."

About two or three days afterwards the Viscount, rather to his amazement, was informed by his daughter that Miss Chichester, upon being sounded as to the possibility of winding up the "Tontine" in the way Lord Lakington proposed, had expressed herself very prettily, but very de-

cidedly, in the negative. She was grateful to him, and all of them, for their kindness; she thoroughly appreciated and thanked Lord Lakington for the honour he had done her, and she was willing to meet his views about the "Tontine" in any way; but that arrangement could never be; and the Viscount consequently had to once more ponder in his study over that, to him, stupendous problem of "What is to become of me?"

It speedily occurred to him that the next thing to try was to effect a compromise. Miss Chichester had stated her readiness to meet his views in any way but matrimony, and he would therefore write to Carbuckle, and propose a division of the big lottery, stipulating further, as part of the arrangement, that there should be no prosecution of the Pegrams, as Miss Phillimore's name would be almost sure to be mixed up in such a trial. "In short," concluded the Viscount, "I made a confounded mistake in ever knowing these people at all; a still greater blunder in nearly allowing Beatrice to marry into such a family. No one likes to be reminded of his folly, and I am particularly anxious that the world should forget my daughter's ill-fated engagement."

Now this stipulation, luckily for the Viscount, gave rise to a very considerable hitch in the negotiation. Mr. Carbuckle, honestly anxious to do the best he could for his ward, was perfectly willing to accede to the Viscount's proposal of a division. Four thousand a-year would be considered quite sufficient fortune for any girl; and it was very much better that Mary Chichester should make a certainty of that than stand out for the chance of winning everything, depending, as it did, upon such a precarious life as Terence Finnigan's. But Mr. Carbuckle, like many of his fellows, had a vindictive dislike to being "done;" and upon such occasions as he had been imposed upon had always manifested much persistency in retaliation. Now these Pegrams had no doubt swindled Mary

Chichester out of something like thirteen hundred pounds, and the barrister had no idea of their not being brought to account for it. Not only, he held, did these fraudulent solicitors richly deserve punishment for their misdeeds, but it was further his duty to recover this money for his ward if possible; and he was given to understand, that Mr. Pegram was a substantial man, who could be easily compelled to disgorge his plunder. Lord Lakington, if he chose, might forgive him; but he, Mr. Carbuckle, had clearly no power to condone their offence. It was his business to recover Mary Chichester's money, and from that point they were unable to move him. The Viscount was in despair, and his first idea was to approach Mary upon the subject, either through his daughter or nephew; but they both declined positively to discuss the thing with her in any shape.

"I should say the division was a judicious thing both for you and her; and that, on coming into such an income, Miss Chichester could well afford to lose such a sum. Do the magnanimous, and let these miserable Pegrams go," said Jack. "But then, you know, most people would simply laugh at the idea of being so foolish as sitting still under the loss of thirteen hundred pounds, which might be easily recovered; and remember, it is us for whom this trial would be unpleasant, not Miss Chichester."

However, after a few days Mr. Carbuckle came to the conclusion that his ward ought to be consulted on the point. He put it very fairly before her, and that young lady settled the thing in a most off-hand manner.

"My dear guardian," she exclaimed, "I have got to know and love these people very dearly. I would certainly make considerable sacrifice to save any of them from annoyance; and as for Beatrice, would forego a much bigger sum than what you name sooner than that miserably-mistaken engagement of hers should be flouted in her face before all the world. Remember, that, as far as I am concerned, four

thousand a-year represents fabulous wealth—more, a great deal, than I shall ever know how to spend.”

“I don’t know,” rejoined Mr. Carbuckle, drily; “it is astonishing how rapidly people’s ideas enlarge with their income.”

“We will not argue about that,” replied Mary laughing. “I told Lord Lakington that I would meet his wishes as to the ‘Tontine’ in any way I could when he threw out a hint that some arrangement might be desirable; and therefore, all I can say is, my dear guardian, pray let the necessary deed, agreement, or whatever it is, be drawn out as soon as possible. Do you ever see Mr. Ringwood, by the way?”

“Well, I cannot say that I have lately. Perhaps he is busy—busy making out his bill of costs against you, Miss Mary. I am afraid there is an awful settlement staring you in the face.”

“That, of course, I shall look to you to manage; but pray remember, that I wish it done on a very liberal scale.”

“Pooh! nonsense, child; I am only joking. Ringwood worked hard on your behalf in the ‘Tontine,’ it is true; but, I feel sure, would be as deeply affronted as I should be at the idea of any recompense in money for his services.”

“But what other recompense can I make him?” exclaimed Mary.

“Oh! well, I am sure I don’t know; I must leave him to tell you that himself; but he is an audacious young man, and there is no knowing what he may ask for. Good-bye.”

Miss Chichester had more than once meditated upon the persistency with which Ringwood had held aloof from her. Adhering steadily to his determination, he had never been near the house in the Victoria Road since their expedition to Portsmouth, and Mary began to think that she had somewhat over-estimated her power over him. A short time back, and she would have been quite justified in considering him an admirer, likely, on very slight encouragement, to turn into a lover; but she thought now that his feeling

towards her must have been probably nothing more than a mere passing fancy, and Mary was not altogether pleased with this reflection. Without giving her heart away before it was asked for, she had, nevertheless, thought a good deal of Ronald Ringwood, and felt rather indignant that he should have so soon ceased to think about her. Perhaps he would come down with this agreement regarding the division of the "Tontine." She would like to see him again, just to convince herself how mistaken she had been in supposing he had ever cared about her; and in that respect she was destined to be speedily gratified.

Mr. Carbuckle was startled one morning by Ringwood bursting into his room, bearing in his hand a piece of pink tissue-paper.

"By Jove! Carbuckle," he exclaimed, "I think this is the hardest luck I ever heard of. Here is a telegram from Mattox, the master of Portsmouth Workhouse, come to say that Terence Finnigan is dead—died about half-past eight o'clock this morning—full particulars by post; and there is that agreement between Lord Lakington and Miss Chichester still unsigned. After all our trouble, to think she should lose four thousand a-year by about forty-eight hours! It was to have been signed the day after to-morrow."

"Yes, this is very hard upon Mary, though she will fret less about it than any girl I know. I have no doubt that telegram is true, and, as you say, the deed not being signed, Lakington lands the whole 'Tontine.' What a *coup* for the noble Viscount! There is one thing—I will have that thirteen hundred pounds out of old Pegram now. I reluctantly consented to the abandoning of that claim when Mary was an heiress, but I shall have to point out to her now, that poor people cannot and must not allow themselves to be swindled out of such sums. I shall have to go down to the Victoria Road and tell them all about this, although I am confoundedly busy. It is no use asking you, I suppose?"

"I will go for you if you like," replied Ringwood, quietly.

Mr. Carbuckle stared at him for a minute, and then said :

"Well, I wish you would ; and I will engage that, when you tell Miss Chichester the news, you will find her what we used to call in my racing days 'a good loser.'"

However young ladies may blind their masculine relations as to the state of their affections, they find it hard to throw dust in the eyes of their sisters. Mary Chichester was a by no means gushing young woman—not at all of that kind who wear their heart upon their sleeve. She had never breathed a word of the half-developed feeling which undoubtedly possessed her in favour of Ronald Ringwood ; but for all that, Beatrice had penetrated her friend's secret, and strongly conjectured that, whenever the young barrister chose to throw himself at her feet, he would not woo in vain, granted even that she was the winner of the "Great Tontine," and possessor of eight thousand a-year.

When Johnson, accordingly, threw open the door and announced Mr. Ringwood, there was no little flutter in the drawing-room in the Victoria Road. Mary felt that from that interview she should be able to decide as to whether Ringwood really cared for her or not ; while Beatrice felt no slight curiosity to ascertain for herself how far she was right in her suspicions. She had, it must be borne in mind, barely seen the two together so far, and on that one occasion Mary was comparatively a new acquaintance, and not the intimate friend she had since become. The curiosity, not only of Beatrice, but even of Mrs. Lyme Wregis, was, however, thoroughly roused, when his greetings once said, Ringwood observed quietly—

"I have come, Miss Chichester, I regret to say, to break bad news to you ; and if Mrs. Lyme Wregis will excuse us, I should prefer that you alone heard my evil tidings in the first place."

"Certainly, Mr. Ringwood," replied the old lady. "Take him into the dining-room, Mary, my dear ; and do not for-

get that, whatever trouble he may have to tell, Trixie and I are waiting upstairs to comfort you."

Mary thanked the old lady with an eloquent glance, and merely saying, "This way, Mr. Ringwood, if you please," led the way below.

No sooner had the door closed behind them than, turning towards the barrister, she exclaimed—

"Nothing has happened to Mr. Carbuckle?"

"He is perfectly well," replied Ringwood. "My bad news, Miss Chichester, is connected with the 'Great Tontine.' I have received a telegram from Mr. Mattox, the master, as you may remember, of Portsmouth Workhouse, to say that Terence Finnigan is dead."

"Poor Terence!" replied the girl, "I am sorry for him; though when existence has become so merely mechanical as his was, one cannot but feel that death is deprived of all its terrors."

"His end, you will be glad to hear," continued Ringwood, "was painless. But you do not seem to realize, that by his death your share in the 'Tontine' becomes void; and I am sorry to inform you,—and it is this more especially that Mr. Carbuckle wished me to point out to you,—that the agreement between you and Lord Lakington being still unsigned, it is not worth the paper it is written on."

"I understand," replied Mary, quietly. "You mean to say that Lord Lakington takes the whole 'Tontine,' and that my prospect of being an heiress has melted into thin air."

"That, I regret to say, is the exact state of the case; and very, very hard luck for you it is."

"Well, Mr. Ringwood, I am not going to pretend to you that I am wholly indifferent to the loss of four thousand a year; but after all, remember, I only stand in the same position that I did three or four weeks ago; and never having had the spending of such an income, I very partially realize the loss of it. I shall always feel that I can never

be sufficiently grateful to you for all the time and trouble you have wasted, first on my aunt's behalf, and then on my own."

"Not altogether wasted," replied Ringwood. "As Carbuckle observed when he heard the news, now that you have lost a fortune you cannot afford to neglect small pickings. The finding of Terence Finnigan will still entitle you to recover from Mr. Pegram your share of the money he so fraudulently acquired."

"Pray tell my guardian that nothing will induce me to consent to any such proceedings being taken. It would be next to impossible to take them without dragging the whole story of the 'Tontine' and the names of Lord Lakington and Beatrice before the public; and knowing as I do how Beatrice dreads the bare idea of such a thing, I would not have it happen to recover double the money; and now I presume there is no more to be said. Had I become the rich woman I expected, I should have consulted Mr. Carbuckle whether it were in any way possible to repay your devotion to the cause of my aunt and myself. As a well-nigh penniless maiden, Mr. Ringwood, I am afraid sincere thanks is all I have to offer," and with this Mary moved towards the door.

"Stay a moment, Miss Chichester," exclaimed Ringwood eagerly; "I have something more to say to you—of little moment, it may be, to you, but a very grave matter to me. I have loved you sincerely, and hoped to make you my wife, almost from the beginning of our acquaintance. If I have never ventured to tell you so before, the 'Tontine' must be my excuse. I was always in possession of the facts of the case, while you were not; and I dreaded not so much what the world might say as what you might think, when, supposing I had the good fortune to win you, you should discover that I had known of the possibility of your being an heiress all along. I could not face that; and I swore to keep aloof from you until this lottery was decided one way

or the other. I could have even dared to put my fate to the test had you won the whole and become a great heiress. There would, at all events have been nothing underhand about my wooing then. Whatever answer you may give me now, you must, at all events, acquit me of mercenary motives, and feel sure that I love you for yourself. I love you very dearly, Mary; do you think you could love me well enough to be my wife?"

"You have taken me so by surprise that I hardly know," faltered the girl; "but, believe me, no one can more thoroughly appreciate the delicacy of your conduct than I do, and it is that which makes me now hesitate. Your wife, Mr. Ringwood, ought to be a woman who not only loves you dearly, but can enter fully into the career which I am sure is before you; and unless I feel certain I could be all this to you, I would say you 'nay,' whatever my own feelings might be. Will you give me a little time to think over it? Come and see me to-morrow, and I will honestly answer your question."

"It is more than I dared to hope for," replied Ringwood, as he raised her hand to his lips; "please make my adieu upstairs, and till to-morrow, good-bye."

That the finishing of the "Great Tontine" resulted in a double wedding it is almost superfluous to add; but that Lord Lakington, under the strenuous pressure of his nephew and daughter, was induced to settle ten thousand pounds upon Mary Chichester as a wedding gift is a fact that deserves to be recorded, the Viscount, after the somewhat manner of those who have been spendthrifts in their youth, developing a laudable ambition for the accumulation of riches in his mature age.

THE END.

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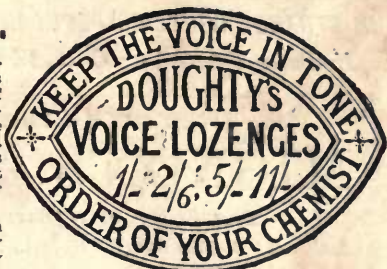
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